

EXHIBIT “C-1”

USBC, District of NJ
No. 17-34019-CMG

In re Kamuran Cortuck, Debtor
Rule 341(a) Hearing

Monday
April 30, 2018

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re: : Bankruptcy No.
: :
KAMURAN CORTUCK, : 17-34019-CMG
: :
Debtor. : :

Monday, April 30, 2018

341(a) Hearing, taken at the Clarkson S.
Fisher Federal Building and United States
Courthouse, 502 East State Street, First Floor, 341
Hearing Room, Trenton, New Jersey, on the above
date, commencing at 10:08 a.m., there being present:

UNITE STATES DEPARTMENT OF JUSTICE
OFFICE OF THE UNITED STATES TRUSTEE
One Newark Center
Suite 2100
Newark, New Jersey 07102
BUNCE D. ATKINSON, ESQUIRE
Panel Trustee
AND
MICHAEL A. ARTIS, ESQUIRE

- - - - -
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USBC, District of NJ
No. 17-34019-CMG

In re Kamuran Cortuk, Debtor
Rule 341(a) Hearing

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<p>1 APPEARANCES:</p> <p>2</p> <p>3 GIORDANO, HALLERAN & CIESLA, P.C.</p> <p>4 125 Half Mile Road</p> <p>5 Suite 300</p> <p>6 Red Bank, New Jersey 07701-6777</p> <p>7 BY: DONALD F. CAMPBELL, JR., ESQUIRE</p> <p>8 Attorneys for the Debtor</p> <p>9</p> <p>10 SHERMAN, SILVERSTEIN, KOHL, ROSE & PODOLSKY</p> <p>11 308 Harper Drive</p> <p>12 Suite 200</p> <p>13 Moorestown, New Jersey 08057</p> <p>14 BY: ARTHUR J. ABRAMOWITZ, ESQUIRE</p> <p>15 AND</p> <p>16 SEQUOR LAW</p> <p>17 1001 Brickell Bay Drive</p> <p>18 9th Floor</p> <p>19 Miami, Florida 33131</p> <p>20 BY: GREGORY S. GROSSMAN, ESQUIRE</p> <p>21 Attorneys for Banco Turco Romana Bank</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 MR. ATKINSON: Good morning, ladies</p> <p>2 and gentlemen. My name is Bunce Atkinson. And I'm</p> <p>3 the trustee for the first meeting of creditors being</p> <p>4 conducted today for Kamuran Cortuk, Case Number</p> <p>5 17-34019 CMG. This petition was originally filed on</p> <p>6 November 29, 2017.</p> <p>7 The first meeting of creditors was</p> <p>8 conducted on January 22, 2018 or it started I should</p> <p>9 say. It only lasted for about five minutes because</p> <p>10 it was my regular Chapter 7 day and you have six or</p> <p>11 seven cases every half hour and obviously, we</p> <p>12 couldn't do this one.</p> <p>13 At the previous first meeting of creditors,</p> <p>14 because it couldn't be done completely, I continued</p> <p>15 the first meeting of creditors and it is now being</p> <p>16 conducted here today in Trenton, April 30, 2018.</p> <p>17 I've already seen the identification of</p> <p>18 Mr. Cortuk, so I'm not going to make him produce his</p> <p>19 driver's license and proof of his Social Security</p> <p>20 number again, but I will reswear him.</p> <p>21 KAMURAN CORTUK, having been duly</p> <p>22 sworn, was examined and testified as follows:</p> <p>23 EXAMINATION BY MR. ATKINSON:</p> <p>24 Q. Mr. Cortuk, you filed a petition for leave</p> <p>25 under Chapter 7 of the United States Bankruptcy code</p>
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<p>1 INDEX</p> <p>2 WITNESS PAGE</p> <p>3 KAMURAN CORTUK</p> <p>4 EXAMINATION BY MR. BAKER.....4</p> <p>5</p> <p>6 EXHIBITS</p> <p>7 EXHIBIT PAGE</p> <p>8 (NONE MARKED.)</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 on November 29, 2017, correct?</p> <p>2 A. Yes.</p> <p>3 Q. And prior to filing the petition in</p> <p>4 bankruptcy, did you review the petition?</p> <p>5 A. No. I think we had something more.</p> <p>6 Q. No. I'm talking -- I'm going back to</p> <p>7 November 29 --</p> <p>8 A. Yeah.</p> <p>9 Q. -- 2017?</p> <p>10 A. Yeah, yeah.</p> <p>11 Q. The petition in bankruptcy --</p> <p>12 A. Yeah.</p> <p>13 Q. -- was filed on your behalf --</p> <p>14 A. Yeah.</p> <p>15 Q. -- by Mr. Campbell's office?</p> <p>16 A. Yes.</p> <p>17 Q. Did you review the petition before?</p> <p>18 A. Yeah, I signed it and I read it.</p> <p>19 Q. Okay. And at the time, was the</p> <p>20 information, the document that you filed on November</p> <p>21 29, 2017, was the information in that correct?</p> <p>22 A. Correct, yes.</p> <p>23 Q. Okay. Subsequently, you filed an amendment</p> <p>24 to the petition; is that correct?</p> <p>25 A. Yes.</p>

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<p>1 Q. Okay. And that amendment was filed last 2 Friday, which I believe was April 27th -- 3 A. Yes, Friday. 4 Q. -- 2018, correct? 5 And did you review the amendments before 6 they were filed? 7 A. Yes, I did. 8 Q. And was the information in the amendments 9 correct? 10 A. True, yes. 11 Q. Okay. Now, I'm going to ask Mr. Campbell 12 to show you your original filing, which was a 13 Voluntary Petition for Individuals Filing for 14 Bankruptcy and I'm going to call your attention to 15 the sixth page. 16 MR. CAMPBELL: Which is what, the 17 state petition? 18 MR. ATKINSON: No, it's the Voluntary 19 Petition, the one that was filed on November 27th. 20 MR. CAMPBELL: Yep. This one. 21 BY MR. ATKINSON: 22 Q. And is that your signature? 23 A. Yes, that's mine, yes. 24 Q. Okay. And you knew you were swearing under 25 oath that the information contained in the petition</p>	<p>1 original right here. We should. I don't know why 2 we don't. 3 MR. ARTIS: And just for the record 4 that was filed on December 18th, Bunce. 5 MR. ATKINSON: Okay. Thank you. 6 MR. CAMPBELL: Yes. 7 BY MR. ATKINSON: 8 Q. Did you sign that? 9 A. Yeah. 10 MR. CAMPBELL: Do you remember signing 11 this? 12 Q. Okay. And that's not a signed copy? 13 MR. CAMPBELL: No, we must have the 14 signed copy. 15 MR. ATKINSON: Okay. I'm going to ask 16 you to send me the signed copy. 17 MR. CAMPBELL: Sure. 18 BY MR. ATKINSON: 19 Q. And was the information contained in the 20 petition true, all these schedules? 21 A. Yes, yeah. 22 Q. Other than any changes you made with the 23 amendment on April 27, 2018, is the information 24 contained in all of the schedules true? 25 A. True, yes.</p>
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<p>1 was true, correct? 2 A. Yes, correct. 3 Q. Okay. And then subsequently, you filed 4 some additional documents, including the Statement 5 of Financial Affairs for Individuals Filing for 6 Bankruptcy and I believe that was filed -- oh, 7 that's the amendment. Excuse me. 8 You filed a document in January to finish 9 your filings. The first page of it was official 10 form 106 S, summary of your assets and liabilities? 11 A. Yes. 12 Q. The second form was Schedules A/B: 13 Property. The third was Schedule C, Form 106C. The 14 fourth was Schedule D, Form 106D. The next was 15 official Form 106, Schedule E/F. Next was Schedule 16 G: Executory Contracts and Unexpired Leases. 17 A. Yes. 18 Q. Next was Schedule H, your co-debtors. The 19 next was schedule I, your income. 20 A. Yep. 21 Q. The next was Schedule J, your expenses. 22 A. Yes. 23 Q. The next was Declaration About Individual 24 Debtor's Schedules and there's a signature there? 25 MR. CAMPBELL: I don't seem to have an</p>	<p>1 Q. Okay. Then the next form was official Form 2 107, Statement of Financial Affairs for Individuals 3 for Filing Bankruptcy. 4 Take that piece of paper here and write 5 down things that I ask for so that I know what I've 6 asked for. 7 And I'm going to call your attention to the 8 first -- the one, two -- the ninth page, I'm sorry, 9 it's the seventh page, and I note that Mr. Campbell 10 does not have your signed document there. Did you 11 sign the Statement of Financial Affairs? 12 A. Yes. 13 Q. Did you review it before you signed it? 14 A. Yes. 15 Q. Was all of the information contained in it 16 true? 17 A. True. 18 Q. And then the next page is a Verification of 19 Creditor Matrix and a copy that Mr. Campbell is 20 showing you is not signed. Did you sign it? 21 A. Yes. 22 Q. And was the information contained in it 23 true? 24 A. Yeah, it's true. 25 Q. Okay. Now, I note that just in the</p>

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<p>1 Verification of Creditor -- we'll get back to that. 2 Now, on April 27th, 2000 -- do you have it? 3 Which ones do you have? 4 MR. CAMPBELL: I've got them all. 5 MR. ATKINSON: Okay. Could you just 6 show him the signature? 7 BY MR. ATKINSON: 8 Q. First we're going to show you the Voluntary 9 Petition for Individual Filing with your signature 10 and that's your signature, correct? 11 A. My signature, correct, yes. 12 Q. Okay. And you've read -- you read it 13 before signing it? 14 A. Yes, I did. 15 Q. Okay. And where was it -- where did you 16 sign it? 17 A. In his office. 18 Q. Okay. And the next item is a Declaration 19 About Individual Debtor Schedules. It appears to be 20 signed. Is that your signature? 21 A. My signature. 22 Q. And did you read it? 23 A. Yes, I read it. 24 Q. Okay. And then the next item is statement 25 about your Social Security numbers. Is that your</p>	<p>1 signature on that, there was no signature required. 2 The next item is Schedules E/F: Creditors 3 Who Have Unsecured Claims. That was -- the 4 amendment was filed on April 27. There's no actual 5 signature for this. We'll get to where the 6 signature is later. 7 Did you review the amended Schedule E/F: 8 Creditors Who Have Unsecured Claims? 9 A. Yes. 10 Q. Okay. You read it before it was filed? 11 A. Yeah, I read it. 12 Q. Okay. And is the information -- is the 13 information in that correct? 14 A. Sorry? Correct, yes. 15 Q. Is the information in that correct? 16 A. Yes. 17 Q. And is the information in the summary of 18 your assets and liabilities and certain statistical 19 information correct? 20 A. Yeah, correct. 21 Q. Okay. And you also filed an amendment, 22 Statement of Financial Affairs for Individuals for 23 Filing Bankruptcy and there is a signature on that 24 on page 8. I'm going to ask -- 25 MR. CAMPBELL: Something's going to</p>
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<p>1 signature? 2 A. My signature and I read it. 3 Q. And you read it. 4 And the information was correct? 5 A. Correct. 6 Q. Okay. And the next is the Verification of 7 Creditors Matrix? 8 A. Yes. 9 Q. And that's your signature? 10 A. My signature and I read it before. 11 Q. All right. And the only one then that I 12 think you didn't have is -- do you have the 13 Statement of Financial Affairs? 14 MR. CAMPBELL: That's strange. I 15 don't see that. Yeah, Statement of Financial 16 Affairs. It's probably in here somewhere. 17 BY MR. ATKINSON: 18 Q. Okay. Now, on April 27, 2018, you filed an 19 amended declaration concerning debtor's schedules. 20 And there were 14 pages of -- 21 MR. CAMPBELL: Let me make sure I have 22 it. That was the original, right? Here we go. 23 BY MR. ATKINSON: 24 Q. Okay. I'll start with then the Summary of 25 Assets and Liabilities, the amendment, there's no</p>	<p>1 tell me that she didn't give me that. She gave me 2 the file copy. These are the file copies. 3 BY MR. ATKINSON: 4 Q. Did you sign it? 5 A. Yes. 6 Q. When did you sign it? 7 A. Friday, last Friday. 8 Q. Okay. And is the information contained in 9 the petition -- in the Statement -- 10 A. Right. 11 Q. -- of Financial Affairs as amended true? 12 A. True, yes. 13 Q. Are there any additions, deletions, 14 corrections or omissions? 15 A. No. 16 Q. And you also signed or there was also that 17 was filed an amended declaration concerning debtor's 18 schedules? 19 A. Yeah. 20 Q. Did you sign that? 21 A. Yes. 22 Q. And is that your signature? 23 A. It is my signature. True. 24 Q. Okay. And you're saying that everything 25 that you filed is true?</p>

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<p style="text-align: right;">Page 14</p> <p>1 A. Yes, yes.</p> <p>2 Q. Okay. And you had read it all before the</p> <p>3 amendments were filed?</p> <p>4 A. I read it.</p> <p>5 Q. Okay. And one of the amendments was that</p> <p>6 Mr. Campbell's retainer -- not retainer, his legal</p> <p>7 fee for your Chapter 7 was \$7,520, which was less</p> <p>8 than originally reported, correct?</p> <p>9 A. Yes, yes, correct.</p> <p>10 Q. Okay. Now, with regard to Mr. Campbell's</p> <p>11 firm's representation of you, did you sign a</p> <p>12 retainer agreement?</p> <p>13 A. Yes.</p> <p>14 Q. And when did you sign the retainer</p> <p>15 agreement?</p> <p>16 A. I don't know date, but before the</p> <p>17 application.</p> <p>18 Q. Yeah. Well, I'm asking when?</p> <p>19 A. 27 October.</p> <p>20 THE COURT REPORTER: I can't hear.</p> <p>21 MR. CAMPBELL: Yeah, you're going to</p> <p>22 have to speak up.</p> <p>23 A. 27 October.</p> <p>24 Q. 27 October?</p> <p>25 MR. CAMPBELL: If you don't remember,</p>	<p style="text-align: right;">Page 16</p> <p>1 bankruptcy -- oh, strike that.</p> <p>2 When did you pay the retainer?</p> <p>3 A. Well --</p> <p>4 MR. CAMPBELL: Objection to the form.</p> <p>5 But go on, you can answer.</p> <p>6 Q. Did you pay the retainer?</p> <p>7 A. No, my -- my daughter paid it.</p> <p>8 Q. When did your daughter pay it?</p> <p>9 A. Before we sign the agreement, but I don't</p> <p>10 remember the date.</p> <p>11 Q. You don't remember the date.</p> <p>12 Okay. When did you -- when did you first</p> <p>13 discuss filing bankruptcy with Mr. Campbell?</p> <p>14 A. Before we sign agreement. I don't</p> <p>15 remember.</p> <p>16 Q. Well, obviously it was before you signed</p> <p>17 the agreement.</p> <p>18 A. I don't remember exactly.</p> <p>19 Q. Was it in June of 2017?</p> <p>20 A. Maybe August, maybe June. I don't</p> <p>21 remember.</p> <p>22 Q. August or June?</p> <p>23 A. Maybe.</p> <p>24 Q. Okay. Before the bankruptcy, was</p> <p>25 Mr. Campbell's firm representing you in any other</p>
<p style="text-align: right;">Page 15</p> <p>1 you don't remember.</p> <p>2 A. I don't remember.</p> <p>3 Q. Okay. Was it a written retainer?</p> <p>4 A. Yeah.</p> <p>5 Q. Okay. And did the written retainer for the</p> <p>6 Chapter 7 bankruptcy include anything other than</p> <p>7 representing you in connection with the basic</p> <p>8 bankruptcy?</p> <p>9 MR. CAMPBELL: If you don't know, you</p> <p>10 don't know. So you answer how you know.</p> <p>11 A. No.</p> <p>12 Q. Yeah.</p> <p>13 A. I don't know.</p> <p>14 Q. You don't know?</p> <p>15 A. No.</p> <p>16 Q. Well, did you read it before you signed it?</p> <p>17 A. Well, I read but I don't know how it large</p> <p>18 or how it state.</p> <p>19 MR. ATKINSON: Okay. I'm going to ask</p> <p>20 for a copy of the retainer agreement.</p> <p>21 Q. Other than retainer agreement for the</p> <p>22 bankruptcy, did you have any other retainer</p> <p>23 agreements with the Giordano law firm?</p> <p>24 A. No.</p> <p>25 Q. Subsequent to the filing of the petition in</p>	<p style="text-align: right;">Page 17</p> <p>1 matter?</p> <p>2 A. No.</p> <p>3 Q. Now, calling your attention -- well, when</p> <p>4 your daughter paid the retainer to Mr. Campbell, did</p> <p>5 she pay it from her own funds or was it paid from</p> <p>6 any entity in which she is a member, partner or</p> <p>7 shareholder?</p> <p>8 A. No. Own funds.</p> <p>9 Q. Her own funds.</p> <p>10 And did she agree -- was that a loan?</p> <p>11 A. Yeah. She gave money to attorney. One day</p> <p>12 I have money, I will pay her back.</p> <p>13 Q. Okay. Is there a note?</p> <p>14 A. No, there's no agreement.</p> <p>15 Q. Is there anything in writing?</p> <p>16 A. No, verbally.</p> <p>17 Q. Okay. And how did your daughter know to</p> <p>18 send the money to --</p> <p>19 A. I asked from her.</p> <p>20 Q. You asked.</p> <p>21 Was that by e-mail or was that by</p> <p>22 telephone?</p> <p>23 A. By phone, right.</p> <p>24 Q. Okay. And when you call your daughter, you</p> <p>25 call on cell phone, by your cell phone or you call</p>

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1 by a land line?
2 A. I think my cell phone. I don't know.
3 Q. Okay. And what's your cell phone number?
4 A. (732) 331-8686.
5 Q. Thank you.
6 A. Okay.
7 Q. And who is the provider? Who provides the
8 services?
9 A. AT&T.
10 Q. Thank you.
11 Now, calling your attention to the original
12 Schedule A/B that was filed, and Part 1, do you own
13 or have any legal or equitable interest in any
14 residence, building, land or similar property? And
15 you answered no.
16 A. No. Yes.
17 Q. Okay. Where do you presently reside?
18 MR. CAMPBELL: Where do you live now?
19 A. Oh, I am living my daughter's home since 10
20 days or 15 days.
21 Q. For the last 10 or 15 days?
22 A. Yeah.
23 Q. And what is the address of that home?
24 A. Spy Glass, Spy Glass 5, Monroe.
25 Q. Okay. And do you get your mail there?

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1 now I didn't transfer my address, but maybe we will.
2 Q. And do you have a lease with your daughter?
3 A. My son did it. He also, my son also lives
4 me -- he making his agreement, my son did.
5 Q. Your son made the agreement?
6 A. With my daughter, yes. I am staying with
7 my son also there.
8 Q. So where did you live before the last 10 or
9 15 days?
10 A. Last 10 days, I am living Spy Glass.
11 Q. Before that?
12 A. Before that, I am in Monroe at my son's
13 house.
14 Q. 12 Marion?
15 A. Merion Court, Monroe.
16 Q. Okay. Now, getting back to 5 Spy Glass --
17 A. Yeah.
18 Q. -- your son doesn't live -- your son
19 doesn't live there, correct?
20 A. No, he's living there now. He also lives
21 there. We transfer all our things there. He, son
22 and I, we live my daughter's house now.
23 Q. Okay.
24 A. And my son make an agreement with my
25 daughter.

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1 A. Not yet, but I have box under a UP address.
2 Because as you know that house also we are trying to
3 sell that house also for that reason. This is my
4 address now. That's my address.
5 Q. Your address is, and I'll read it into the
6 record, 1600 Perrineville Road, Suite 2-109, Monroe
7 Township, New Jersey, 08831.
8 A. Yeah.
9 Q. And what is located at 1600 Perrineville
10 Road, Suite --
11 A. Monroe.
12 Q. Pardon me?
13 A. Monroe.
14 Q. No, what is it? What kind of building is
15 there?
16 MR. CAMPBELL: What's there?
17 A. UPS building, UPS building.
18 Q. So is that your post office box?
19 A. Yeah, post box.
20 Q. Okay. So you're not living there?
21 A. No, no. I live now at my daughter's house,
22 but I didn't transfer all my rights there. We are
23 trying to do it now.
24 Q. Okay. And that house is for sale, correct?
25 A. Yeah. Before that reason I didn't -- until

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1 Q. And what is your daughter's name?
2 A. Yisim, I -- Y-I-S-I-M, Yisim.
3 Q. Okay. And what's her last name?
4 A. Sakarya, S-A-K-A-R-Y-A, Sakarya.
5 Q. Okay. And do you have any -- do you know
6 what the agreement is between your son --
7 A. Yeah, I know roughly they make a monthly
8 agreement.
9 Q. -- and your daughter?
10 A. They make a monthly agreement, I think
11 2,300 or five or 2,500. I just -- the number
12 roughly, 3,000 a month yeah, I think, rent.
13 Q. Do you know whether there's a mortgage on
14 that house?
15 A. There is no mortgage at the house.
16 Q. And do you have any agreement with your son
17 to make any payment to him?
18 A. Verbally, verbally if -- if one day if I
19 have money, a source, I will share 50 percent of his
20 accommodation fees. Today I'm not able to be, but
21 we think eventually if I have a chance, I will do
22 it.
23 Q. Now, the property at 12 Merion Court --
24 A. Yeah.
25 Q. -- is that property vacant?

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<p>1 A. It sold. My son sold it. 2 Q. He sold it? 3 A. Yeah. 4 Q. When did he sell it? 5 A. I think ten days ago. (Indiscernible). I 6 don't know details. 7 Q. Was that home in your son's name -- 8 A. Yeah, my son's name. 9 Q. -- or another entity? 10 A. It was my son's name. 11 Q. Okay. Do you know what it sold for? 12 A. A month you mean? 13 Q. No. What he sold the house for. 14 MR. CAMPBELL: Yeah, how much? 15 A. How much? I think 550 or 560 or something. 16 I don't know exactly. More than 500, but I don't 17 know exactly. Because there are some expenses 18 inside, deductions. I don't know exactly. 19 Q. And when he sold the home -- 20 A. I think it -- 21 Q. Do you know -- 22 MR. CAMPBELL: Wait for the question. 23 Q. -- do you know whether or not there were 24 any mortgages on the home? 25 A. Yeah, there was mortgages.</p>	<p>1 something for the new house, Spy Glass. 2 Q. 5? Okay. 3 A. Yeah. We will share it and I will pay in 4 the future if I (indiscernible). 5 Q. So if you don't get anything in the future, 6 you won't pay him? 7 A. I will not pay. 8 Q. Pardon me? 9 A. I will not pay if I don't have. This 10 is -- is -- 11 Q. Okay. Now, let's get back to 12 Merion. 12 When did you move in? When did you move in with -- 13 A. Oh, in 2014, May or something, 2014, May. 14 Q. And where did you live before that? 15 A. Nowhere. I come here and I live there. I 16 was in Turkey before. 17 Q. Okay. We'll get back to that. 18 Okay. Now, when you moved into 12 19 Merion -- 20 A. Yeah. 21 Q. -- in May of 2014 -- 22 A. Yeah. 23 Q. -- did you have any written agreement with 24 your son? 25 A. No.</p>
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<p>1 Q. Was it paid off? 2 A. Yeah. Why these things must be paid off. 3 Q. Do you know how much the mortgage was? 4 A. No, I don't. 5 Q. When you were staying at your son's home at 6 12 Merion -- 7 A. Yeah. 8 Q. -- were you paying rent? 9 A. At the time also we have a verbally 10 agreement that I live -- I live there nearly four 11 years with my son. Okay. Verbally; from the first 12 day there that the agreement was one day if I have 13 money, I will share his expenses and after I 14 received some money from Swiss court, I paid him. 15 But from now, I will not able to pay him, but one 16 day if I have another source I will do it again. 17 Q. Was there anything in writing -- 18 A. No, no. 19 Q. -- that required you to make payment to 20 him? 21 A. No, verbally. 22 Q. And how much -- what was -- what was your 23 agreement? 24 A. Our agreement is we make a calculation for 25 the new house. The cost per month is nearly 6,000</p>	<p>1 Q. Did you have any oral agreement with your 2 son? 3 A. Oral agreement, yes. 4 Q. What was the oral agreement? 5 A. I told him that we are using same house 6 together, we are only two, he's single and I am 7 single, and I promise him one day if I have money, I 8 will pay half of your investments. And at that 9 time, we calculated our three, 4,000 or something 10 per month I must pay for it because at that time, 11 cost is more higher than Spy Glass. 12 Q. Did your son ever tell you -- so the cost 13 was \$8,000 a month? 14 A. Roughly. And we agreed to share it and my 15 obligation is \$4,000, roughly \$4,000. 16 Q. Did your son ever show you what the cost to 17 maintaining the house was per month? 18 A. Yeah, I know it because we calculate 19 together to find a number. 20 Q. When did you do that? 21 A. At the beginning. Roughly, I know it is 22 8,000 and I accept 4,000. 23 Q. Okay. Now, when you first came to the 24 United States in May of 2014 -- 25 A. Yeah.</p>

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<p>1 Q. -- was that the first time you'd been to 2 the United States? 3 A. No, no. As a -- as a green card holder, 4 this is the first time. 5 Q. Okay. 6 A. But before that, maybe I come more than 7 five or six times. (Indiscernible). 8 Q. And after you came here, you started 9 working, correct? 10 A. Yeah, yeah. 11 Q. And where were you working? 12 A. I work with Iron Bridge Company. 13 Q. Which Iron Bridge Company did you work for? 14 A. What, in -- 15 Q. Well, there's an Iron Bridge Contractors, 16 correct? 17 A. Contractors, yes. 18 Q. And there's an Iron Bridge Companies, LLC, 19 correct? 20 A. Yeah. 21 Q. Okay. 22 A. I worked -- I worked with Iron Bridge 23 Contractors. 24 Q. Okay. And how much were you paid a month? 25 A. As a net amount, between 6,000 to 7,000</p>	<p>1 A. My son or the others. 2 Q. The company -- we've referred to your son a 3 few times. What's your son's name? 4 A. My son is Sirkan, S-I-R-K-A-N, Sirkan. 5 Q. Okay. And what -- does -- what is his 6 position at Iron Bridge Contractors? 7 A. He was partner. 8 Q. He was? 9 A. Partner. Then I -- then I begin the job. 10 Q. Okay. What is he now? 11 A. Now he left company. 12 Q. When did your son leave the company? 13 A. I don't know exactly, but I think one of 14 two -- I don't know exactly the date. 15 Q. Okay. Was it after you filed your 16 bankruptcy petition? 17 A. Yes. 18 Q. Was it in January? 19 MR. CAMPBELL: If you don't know -- 20 A. I don't know exactly the date. 21 Q. Well, I'm not asking you the exact date. 22 I'm asking for an entire month. 23 A. Oh, yeah, yeah, yeah. Maybe -- now we are 24 in May, maybe January or maybe February. I don't 25 know.</p>
Page 27	Page 29
<p>1 according to taxes, between six and seven, sometimes 2 640 sometimes. 3 Q. And what was your gross supposed to be? 4 A. 120 I think my gross was. 5 Q. Okay. And what did you do for Iron Bridge 6 Construction? 7 A. It was a construction company and I am 8 civil engineer. In my past, I developed civil 9 engineering jobs. I helped them for the company and 10 for the relations for the partners and I -- 11 THE COURT REPORTER: I'm sorry. 12 A. I worked with them as an engineer and a 13 consultant and as I -- 14 Q. Did you have a written employment contract? 15 A. Yes. 16 Q. Please provide me with a copy of the 17 written employment contract. 18 MR. CAMPBELL: Do you have it? 19 A. We will not. I left from the company. I 20 don't have it. 21 Q. Okay. But you'll get it? 22 A. We will ask. We will ask. 23 Q. Who are you going to ask? 24 A. From the company. 25 Q. Your son?</p>	<p>1 Q. And what percentage of Iron Bridge 2 Contractors did your son own? 3 MR. CAMPBELL: Objection to the 4 question, but go ahead and answer it if you know it. 5 I don't understand the relevance. 6 A. I don't know exactly it is because he has 7 many companies and he had different shares. I don't 8 know exactly what his share. 9 Q. Was he the president? 10 A. I think he's one of the member of the 11 board. I don't know exactly president or I don't 12 know. He's one of the partners what I know. I 13 don't know details, the other details. 14 Q. Okay. When you were at Iron Bridge 15 Contractors, who did you report to? 16 A. I report one of the other members who is 17 engineer. My son is not engineer. There's another 18 guy who is engineer. I worked very near to with him 19 because I had some -- not financial, I had the 20 engineering way. 21 Q. And who was that? 22 A. Cihan. 23 Q. Can you spell that? 24 A. C-I-H-A-N. 25 Q. Is that his first name or last name?</p>

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<p style="text-align: right;">Page 30</p> <p>1 A. That's his first name.</p> <p>2 Q. And what is his last name?</p> <p>3 A. I-Y-I-R -- Ayar.</p> <p>4 Q. Ayar?</p> <p>5 A. Ayar, yes. I-Y-A -- A-Y-A-R, Ayar, Cihan</p> <p>6 Ayar.</p> <p>7 Q. Thank you.</p> <p>8 Now, when your son stopped working at Iron</p> <p>9 Bridge, did he sell it? Did he sell his interest?</p> <p>10 A. Yeah, I know he sell -- I know that he sell</p> <p>11 his shares.</p> <p>12 Q. Does he have anything to do with Iron</p> <p>13 Bridge right now?</p> <p>14 A. No, I think no relations. Sometimes maybe</p> <p>15 he helps them for some -- information, but he's not</p> <p>16 working there.</p> <p>17 Q. Okay. And who would I ask to get your</p> <p>18 employment contract?</p> <p>19 A. You can ask Cihan Ayar.</p> <p>20 Q. Okay.</p> <p>21 A. You can ask.</p> <p>22 Q. That's the same person?</p> <p>23 A. The same guy. He's continue now. He's</p> <p>24 working for the company.</p> <p>25 Q. Okay. Did you know him before you started</p>	<p style="text-align: right;">Page 32</p> <p>1 Q. How do you spell that?</p> <p>2 A. I-Z-M-I-R, Izmir.</p> <p>3 Q. Okay. And is that a city in Turkey?</p> <p>4 A. Yes, it's a city.</p> <p>5 Q. Were you the owner of that house?</p> <p>6 A. No. At that time, yes, 14 years ago,</p> <p>7 but --</p> <p>8 Q. Okay.</p> <p>9 A. -- I think we sold that house maybe more</p> <p>10 than 20 years ago.</p> <p>11 Q. Okay. And before you came to the United</p> <p>12 States in May of 2018, where did you live?</p> <p>13 A. Sorry, 2000?</p> <p>14 Q. 2014?</p> <p>15 A. '14. I live in -- in Turkey.</p> <p>16 Q. Okay. Where in Turkey did you live?</p> <p>17 A. I must give you the address.</p> <p>18 MR. CAMPBELL: Are you asking for a</p> <p>19 city or --</p> <p>20 A. The city, Istanbul.</p> <p>21 Q. Istanbul?</p> <p>22 A. Yeah.</p> <p>23 Q. And what was the address?</p> <p>24 A. Okay. It's a long one.</p> <p>25 MR. CAMPBELL: Just for the record,</p>
<p style="text-align: right;">Page 31</p> <p>1 working there?</p> <p>2 A. Yes, I know him.</p> <p>3 Q. How long had you known him?</p> <p>4 A. I know him since maybe he's -- now he's 50</p> <p>5 years old, something, I know him from ten years old.</p> <p>6 Q. Okay. So the present owner -- is he an</p> <p>7 owner -- he's a partner in Iron Bridge?</p> <p>8 A. He's partner now, yes. Stayed.</p> <p>9 Q. And so since you've known him you say for</p> <p>10 40 years --</p> <p>11 A. Yeah.</p> <p>12 Q. -- I take it you knew him when you were in</p> <p>13 Turkey?</p> <p>14 A. Yeah, yeah.</p> <p>15 Q. Okay. Did he work for any of your</p> <p>16 companies in Turkey?</p> <p>17 A. No, no. They have houses near to our</p> <p>18 house. Because of that I know. There is no</p> <p>19 relation in Turkey, work relation between.</p> <p>20 Q. Okay. And where is your house in Turkey?</p> <p>21 A. We have a summer house in Izmir at that</p> <p>22 time and we are living together. I know him because</p> <p>23 of that.</p> <p>24 Q. Izmir?</p> <p>25 A. Izmir, yes.</p>	<p style="text-align: right;">Page 33</p> <p>1 the debtor's giving you a card that's a laminated</p> <p>2 card.</p> <p>3 BY MR. ATKINSON:</p> <p>4 Q. Okay. Mr. Cortuk, is this the address, the</p> <p>5 one at the top?</p> <p>6 A. This one, Istanbul.</p> <p>7 Q. So that would be Ulus Mah?</p> <p>8 A. Mah.</p> <p>9 Q. Kelaynak?</p> <p>10 A. Kelaynak Sokak.</p> <p>11 Q. Sokak?</p> <p>12 A. Yeah.</p> <p>13 Q. Panaroma?</p> <p>14 A. Panaroma Sitesi.</p> <p>15 Q. Sitesi?</p> <p>16 A. Yeah.</p> <p>17 Q. 7?</p> <p>18 A. Yes.</p> <p>19 Q. 7 and then it's B-B-L-O-K-N-O 17 -- it's</p> <p>20 colon 17/2 34330 Besiktas/Istanbul?</p> <p>21 A. Yeah, that's address.</p> <p>22 Q. And who owned that property?</p> <p>23 THE COURT REPORTER: Don't put that</p> <p>24 away.</p> <p>25 MR. ABRAMOWITZ: Excuse me. May I</p>

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<p style="text-align: right;">Page 34</p> <p>1 have that, please? I'd like to take a picture?</p> <p>2 MR. CAMPBELL: No, you can subpoena</p> <p>3 him for it.</p> <p>4 THE COURT REPORTER: Well, I'm going</p> <p>5 to need it for the transcript.</p> <p>6 MR. CAMPBELL: He used it to refresh</p> <p>7 his recollection about what the address was. If the</p> <p>8 trustee wants to ask him for a copy of it, we'll</p> <p>9 obviously oblige by the trustee if we think it's</p> <p>10 relevant, but I need to make a determination --</p> <p>11 MR. ABRAMOWITZ: You're saying it</p> <p>12 helped refresh his recollection you said?</p> <p>13 MR. CAMPBELL: Yes, sir.</p> <p>14 MR. ABRAMOWITZ: Well, then why</p> <p>15 doesn't he put it away and give us address again</p> <p>16 unless he needs that for the address? But I think</p> <p>17 the trustee.</p> <p>18 MR. ATKINSON: You know what, I'm</p> <p>19 going to take a picture of it because it's confusing</p> <p>20 to me. So how is that?</p> <p>21 Thank you.</p> <p>22 BY MR. ATKINSON:</p> <p>23 Q. And who is the owner of that property?</p> <p>24 A. My daughter.</p> <p>25 Q. Have you ever -- is it in her individual</p>	<p style="text-align: right;">Page 36</p> <p>1 Q. What?</p> <p>2 A. \$2,000 per month.</p> <p>3 Q. \$2,000 per month?</p> <p>4 A. Roughly, yeah. According to monthly</p> <p>5 expenses and also change sometimes, but roughly</p> <p>6 2,000.</p> <p>7 Q. And was that agreement in writing?</p> <p>8 A. No.</p> <p>9 Q. In the period November 29, 2016 to November</p> <p>10 29, 2017, did you pay your daughter any money?</p> <p>11 A. Between 2016? Yes, I paid her.</p> <p>12 Q. How much did you pay her in 2016, in the</p> <p>13 year 2016 --</p> <p>14 A. The money.</p> <p>15 Q. -- excuse me -- from November 29, 2016 --</p> <p>16 A. Yeah. One year.</p> <p>17 Q. -- to November 29, 2017, how much did you</p> <p>18 pay her?</p> <p>19 A. Just that one year you mean? Okay?</p> <p>20 Q. Just that one year.</p> <p>21 A. Yeah, I think I paid her roughly \$2,000 --</p> <p>22 \$250,000.00 or something, 256 or something. I don't</p> <p>23 remember exactly.</p> <p>24 Q. Okay.</p> <p>25 A. I think we have the --</p>
<p style="text-align: right;">Page 35</p> <p>1 name?</p> <p>2 A. The name of my daughter?</p> <p>3 Q. No, no. Is the property in your</p> <p>4 daughter's --</p> <p>5 A. Yeah.</p> <p>6 Q. -- individual name as opposed to an entity?</p> <p>7 MR. CAMPBELL: To the extent you know</p> <p>8 what the deed is on the -- on the property.</p> <p>9 A. This is her house.</p> <p>10 Q. I know. So it's her house?</p> <p>11 A. Yeah.</p> <p>12 Q. Okay. It's not owned by a company that</p> <p>13 she's --</p> <p>14 A. No, no, no, no. Her name.</p> <p>15 Q. Her name.</p> <p>16 Is she the sole owner of the house?</p> <p>17 A. Yeah, sole owner of the house.</p> <p>18 Q. And how long have you lived there?</p> <p>19 A. Four years or something.</p> <p>20 Q. And did you pay her any rent?</p> <p>21 A. Yes.</p> <p>22 Q. How much did you pay her?</p> <p>23 A. Again, word really. Sometimes when I have</p> <p>24 money, I gave her and she (indiscernible). I think</p> <p>25 it's roughly 2,000, something like that.</p>	<p style="text-align: right;">Page 37</p> <p>1 MR. CAMPBELL: Yeah, you have it here</p> <p>2 if you need to remember exactly.</p> <p>3 BY MR. ATKINSON:</p> <p>4 Q. Okay. So you paid her \$256,000?</p> <p>5 A. Yeah, umm-hmm.</p> <p>6 Q. And what was the source of that payment?</p> <p>7 A. That payment is in Switzerland.</p> <p>8 Q. Pardon me?</p> <p>9 A. In Switzerland.</p> <p>10 Q. Yep.</p> <p>11 A. I had health insurance policy, which is</p> <p>12 more than \$3 million. And I had some companies</p> <p>13 there and those companies have some cash in their</p> <p>14 accounts. According to prosecutor in Geneva, he</p> <p>15 made a block on all the accounts, all the company</p> <p>16 accounts and my health insurance accounts as a</p> <p>17 blockage. I needed two years in 2014, I think 2013</p> <p>18 or 2014 up until 2016.</p> <p>19 Q. Umm-hmm, right.</p> <p>20 A. Then once I did (indiscernible).</p> <p>21 Q. It is what it is.</p> <p>22 MR. CAMPBELL: It is what it is.</p> <p>23 Q. Just try to speak a little bit slower --</p> <p>24 A. Okay. Okay.</p> <p>25 Q. -- and louder.</p>

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<p style="text-align: right;">Page 38</p> <p>1 A. Okay. In Switzerland, I have life 2 insurance policy, more than \$3 million, roughly 3 3 point. Of course, these are including bonds. I 4 cannot give a rough, I can't say roughly, and I have 5 some companies there which belongs to me and those 6 companies' accounts there are some money also, each 7 of them have some money. 8 Q. Okay. 9 A. But in 2014, around '14, see, I don't know 10 exactly the date, the prosecutor in Geneva with the 11 question of bank, bank ask prosecutor that I had the 12 sources there and the bank want to learn is it clean 13 money or what is that because I become green card 14 holder here. And as I know, there are agreements 15 between America and Switzerland and they want to 16 declare to the prosecutor that this money is clean 17 or not. 18 Q. And which bank was that? 19 A. Credit Suisse. 20 Q. Credit Suisse. Okay. 21 A. There are some other bank, but the question 22 comes from Credit Suisse. Okay? 23 Q. Okay. 24 A. And after this question, prosecutor make a 25 decision, blockage all the sources, bank accounts,</p>	<p style="text-align: right;">Page 40</p> <p>1 policy? 2 MR. CAMPBELL: Objection to the form. 3 But go ahead and answer. 4 Q. Did you buy the policy? 5 A. I buy the policy. 6 Q. And how much did you pay for the policy? 7 A. At the time, more than \$3 million. 8 Q. More than \$3 million? 9 A. Umm-hmm. 10 Q. And when you paid the more than \$3 million, 11 did it come out of an account that you owned or 12 controlled? 13 A. It comes from account, yes. 14 Q. Okay. And where, what account was that? 15 A. One of my companies' account. 16 Q. Okay. And which company was that? 17 A. I don't remember exactly. Because I had 18 many companies, I had four or five. I don't know 19 which one. 20 Q. Okay. Now, you said that the prosecutor in 21 Switzerland froze your accounts from many of your 22 companies. Which companies did he freeze the 23 accounts of? 24 A. Four or five companies, but I don't 25 remember exactly. Four or five.</p>
<p style="text-align: right;">Page 39</p> <p>1 health insurance, everything. He blocked 2 everything. Okay? 3 Q. Okay. Now, when you said you had 3,000 -- 4 over \$3 million in a life insurance policy? 5 A. Yes, yes. 6 Q. Who was the underwriter of that policy? 7 Who issued the policy? 8 A. I. 9 Q. No? 10 A. No. 11 Q. You were the owner of the policy? 12 A. I owned the policy, yes. 13 Q. Who -- 14 A. Credit Suisse issued the policy. They 15 issued the policy. 16 Q. Okay. And when did you get that policy? 17 A. In 2013 or '14. I don't know. Maybe '12, 18 maybe '13. I don't know. 19 Q. 2012 or '13? 20 A. Yeah. 21 Q. Okay. And did you get that policy -- were 22 you living in Switzerland at the time? 23 A. No, I was living in Turkey. 24 Q. You were living in Turkey. And where did 25 you -- where did you get the \$3 million to buy the</p>	<p style="text-align: right;">Page 41</p> <p>1 Q. Well, what companies did you have in 2014? 2 A. In 2014, if you ask Turkey, I have maybe 50 3 companies, 45 companies. 4 Q. 45 companies? 5 A. Yeah. 6 Q. How many companies did you have bank 7 accounts in Switzerland in 2000 -- 8 A. Four or five. 9 Q. Four or five? 10 A. Yeah. 11 MR. CAMPBELL: You have to wait until 12 he finishes the question. 13 Q. And who, was there anyone managing those 14 accounts for you? 15 A. Yeah, there are management companies. 16 Q. And who is the management company? 17 A. I don't remember because I changed three or 18 four times. I don't know what was the last one or I 19 don't know what was that time. 20 Q. Okay. Do you have business records of the 21 accounts that were frozen? 22 A. What do you mean? 23 Q. Well, you -- when the accounts were 24 frozen -- 25 A. Yeah.</p>

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<p>1 Q. -- did you receive a notification from the 2 bank? 3 A. Yeah, bank informed me that. 4 Q. Okay. Were all of the accounts at Credit 5 Suisse? 6 A. No, some of them the other banks. 7 Q. Okay. What banks were they in? 8 A. I don't remember. There are three or four 9 banks. 10 Q. When you received notification that your 11 accounts were frozen and your company's accounts 12 were frozen, who notified you? 13 A. Personal bank informed me because bank 14 informed me that that -- 15 Q. Okay. 16 A. -- and also prosecutor sent me a letter at 17 that time. 18 Q. Okay. Do you have a copy of that letter? 19 A. No, I don't have, no. 20 Q. Did each of the banks send you a letter? 21 A. No. I don't remember. I don't remember. 22 Maybe they send it. 23 Q. Did Credit Suisse send you a letter? 24 A. Credit Suisse told me. I think they didn't 25 send me a letter because at the time of prosecutor,</p>	<p>1 the names. 2 Q. Do you remember the name of a Marie Franz? 3 A. Yeah, Marie Franz worked with us in NYT, 4 not Dominion I think. NYT, she is working with us. 5 Q. Okay. And did she work with you before she 6 was at NWT? 7 A. Yes, maybe. Yes, I think, yes. 8 Q. All right. And when she was working with 9 you at NWT and the previous company, do you remember 10 that previous company's name? 11 A. No. 12 Q. Okay. Do you have any of your copies of 13 any of your communications with Marie Franz at NWT, 14 such as e-mails or -- 15 A. I don't have anything. Because I left 16 everything in Turkey and I come here without any 17 documents because I don't have (indiscernible) for 18 anything. 19 Q. Okay. Do you have any documents -- strike 20 that. 21 Do you have any copies of communication, 22 e-mail or -- 23 A. I don't have anything. 24 Q. -- with Dominion? 25 A. Personally, no. I don't have any e-mails.</p>
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<p>1 they said only the prosecutor can talk to me about 2 this subject. Do you understand? They said that we 3 are now blocked. 4 Q. Okay. 5 A. They didn't contact me. I asked my 6 documents, but they said we cannot give you 7 anything, give it to you anything form prosecutor. 8 Q. And did you utilize in Switzerland a 9 company by the name of Dominion? 10 A. Yeah, Dominion was a management company, 11 last management company. But then the prosecutor 12 make blockage to our accounts. I don't remember it 13 is Dominion because before that I worked two or 14 three different companies before. I changed them 15 sometimes. 16 Q. Okay. Did you have a company by the name 17 of NWT managing your financial affairs? 18 A. Yeah, they also work with us, maybe before 19 Dominion I think. Yeah. I worked three or four 20 different companies in the long period because those 21 accounts are I think from 2004, 2005. Do you 22 understand? Many years. 23 Q. And who was the person that you were 24 working with at NWT? 25 A. Many different people. I don't remember</p>	<p>1 Today I only have small file with me. 2 Q. Okay. Personally, I'm not asking what you 3 brought with you, but do you have those records 4 someplace? 5 A. No. 6 Q. Okay. 7 A. Personally, no. 8 Q. You said personally, no. So let's say are 9 any of your records, the e-mails, correspondence, 10 financial records on any entity -- do you know what 11 I mean by an entity? 12 A. Companies also included, yeah. 13 Q. Yes. Company, on their computers? 14 MR. CAMPBELL: Objection to form, but 15 go ahead and answer. 16 A. I don't have today in my hand any documents 17 about my last (indiscernible). 18 Q. I'm not asking you about what you have in 19 your hand. 20 A. Okay. What are you asking then? 21 Q. Okay. I'm asking you whether your business 22 records, your e-mails -- 23 A. No, nothing. 24 Q. -- your financial records -- 25 A. Nothing.</p>

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<p>1 Q. -- are on any computer or --</p> <p>2 A. I don't have anything with me.</p> <p>3 Q. I didn't ask if you have anything with you.</p> <p>4 We can -- I'll ask this question a hundred times in</p> <p>5 a row --</p> <p>6 A. You can ask. You can ask.</p> <p>7 Q. -- but please just answer, I'm not asking</p> <p>8 what you have with you.</p> <p>9 A. Okay.</p> <p>10 Q. Listen to my question one more time.</p> <p>11 A. Okay.</p> <p>12 Q. I hope it's only one more time.</p> <p>13 A. Yes. Ask.</p> <p>14 Q. Are any of your e-mail records on any</p> <p>15 computer of any company that you know about?</p> <p>16 A. No.</p> <p>17 Q. By the way, do you use a computer?</p> <p>18 A. No, I have phone. I'm not so able to</p> <p>19 manage those things. All my life, somebody did for</p> <p>20 me, my secretaries and other people. Technology --</p> <p>21 technologically I am --</p> <p>22 Q. Do you have a laptop?</p> <p>23 A. I have the iPad, yes.</p> <p>24 Q. Okay. Do you store e-mails on your iPad?</p> <p>25 A. No. I am not using e-mail or nothing.</p>	<p>1 A. Bayindir Insaat, Bayindir Insaat.</p> <p>2 Q. Was that Bayindir Holding Company --</p> <p>3 A. Holding company, also construction company</p> <p>4 with the same name.</p> <p>5 Q. No, but I mean which one owned the plane?</p> <p>6 A. Oh, Bayindir Insaat.</p> <p>7 Q. Insaat.</p> <p>8 MR. ARTIS: Could you say that slowly</p> <p>9 or spell it?</p> <p>10 THE WITNESS: Okay. The name?</p> <p>11 MR. ARTIS: Yes, yes.</p> <p>12 THE WITNESS: B-I-Y-I-N-D-I-R,</p> <p>13 Construction, Bayindir Construction.</p> <p>14 BY MR. ATKINSON:</p> <p>15 Q. And then there was another, Bayindir</p> <p>16 Insaat?</p> <p>17 A. Insaat is construction, yes.</p> <p>18 Q. Does that mean construction in Turkish?</p> <p>19 A. Construction, yeah, in Turkish, yes.</p> <p>20 Q. That makes things a lot clearer.</p> <p>21 A. Okay.</p> <p>22 Q. Okay. And who was the owner of Bayindir</p> <p>23 Construction?</p> <p>24 A. I am one of the owners. We have five</p> <p>25 owners and I am one -- I am one of them.</p>
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<p>1 Q. You don't save anything?</p> <p>2 A. No.</p> <p>3 Q. What is on your iPad?</p> <p>4 A. On my iPad, some movies, some small --</p> <p>5 (indiscernible) pictures. Technologically, I only</p> <p>6 use phone, nothing more. And I know -- I know how</p> <p>7 to type in this country. Okay? Before that in my</p> <p>8 life, I never did anything, everybody did something</p> <p>9 for me.</p> <p>10 Q. Are there any -- that's a very privileged</p> <p>11 life you lead.</p> <p>12 A. I had 13,000 workers. I had 42 companies.</p> <p>13 I have -- I had two planes, personal planes. Okay.</p> <p>14 I had every city one secretary, in every city one</p> <p>15 home. I am sitting at the planes. I never touch, I</p> <p>16 never write anything. All my life, I use these</p> <p>17 cards. Okay?</p> <p>18 Q. What type of planes did you have?</p> <p>19 A. I had one Cessna, the other one's --</p> <p>20 Q. The Cessna was little, right?</p> <p>21 A. The Cessna, yeah.</p> <p>22 Q. Okay. Was that in your name or was that in</p> <p>23 the company name?</p> <p>24 A. No, company name.</p> <p>25 Q. What company was the Cessna in?</p>	<p>1 Q. And what percentage did you own?</p> <p>2 A. More than 22 or 23, something like that.</p> <p>3 Q. What position -- were you on the board of</p> <p>4 directors of Bayindir?</p> <p>5 A. I was -- Bayindir Insaat, Bayindir Insaat,</p> <p>6 I was member of board.</p> <p>7 Q. You were a member of board?</p> <p>8 A. Board, yeah.</p> <p>9 Q. Okay. Were you also an officer?</p> <p>10 A. What do you mean, an officer?</p> <p>11 Q. Were you a president, vice-president?</p> <p>12 A. No, no, I am member of the board only.</p> <p>13 Q. Just a member of the board?</p> <p>14 A. Yeah, yeah.</p> <p>15 Q. Were you the chairman of the board?</p> <p>16 A. No. Chairman of the board, I am -- I am</p> <p>17 the holding company chairman of the board.</p> <p>18 Q. Okay.</p> <p>19 A. Not the company.</p> <p>20 Q. The holding company would be Bayindir</p> <p>21 Holdings?</p> <p>22 A. Yeah.</p> <p>23 Q. Okay. And so it owned all of the shares</p> <p>24 of -- strike that.</p> <p>25 A. No, it's just so complicated. It is</p>

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<p>1 another company, the holding means in Turkey doesn't 2 mean he has everything. Okay? 3 Q. Okay. 4 A. Holding is a company, a name of the 5 company. In some countries, holding means is owner 6 of the everything. No, in Turkey it is not like 7 that. These are the companies. 8 Q. So what did Bayindir Holding do? 9 A. Holding is -- they have some shares in some 10 of the companies. Example, Bayindir Holding is 11 shareholder of also Bayindir Insaat because we 12 have -- as I told you, we have 42 companies. 13 Q. Right. 14 A. He has some shares for every company. 15 Q. Okay. So it has -- shares of all of your 16 companies were in Bayindir? 17 A. Not all, some. 18 Q. Well, some of your companies? 19 A. Yeah. 20 MR. CAMPBELL: Just, could we get a 21 time frame here? I don't know where -- when we're 22 talking about. I just want to make sure the 23 record's clear. 24 BY MR. ATKINSON: 25 Q. Well, do you still own -- strike that.</p>	<p>1 Holding, some of them is personal share. 2 Q. Okay. And so Bayindir owned a Cessna. So 3 was the Cessna sold? 4 A. Yeah, many years ago, 2000 or maybe before 5 that. 6 Q. Did the government entity -- 7 A. No. 8 Q. -- sell it? 9 A. No, we sold it before. 10 Q. You sold it before? 11 A. Yeah. 12 Q. Okay. What other plane did you have? 13 A. It was a French Falcon. 14 Q. And -- 15 A. It is also sold. 16 Q. And what company owned that one? 17 A. I think this -- as I remember it was 18 Bayindir Insaat also. 19 Q. Okay. So -- 20 A. Because Bayindir Insaat is the main 21 company. 22 Q. Okay. And was that sold before the 23 government takeover in 2001? 24 A. Yes, before, yeah. 25 Q. Okay. So the government took over -- after</p>
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<p>1 Do you have any interest in Bayindir 2 Holdings -- 3 A. No. 4 Q. -- at the present time? 5 A. No. 6 Q. When did you last have an interest in 7 Bayindir Holdings? 8 A. 2001, until 2001, I was chairman of 9 Bayindir Holding. After a crisis in Turkey, there 10 was a crisis at that time, there's a governmental 11 institute -- 12 MR. CAMPBELL: There's a what? 13 A. There's a governmental institute. 14 MR. CAMPBELL: Governmental institute. 15 A. Take over our companies. 16 Q. Okay. Were all of your companies taken 17 over? 18 A. Yeah, by the government. And after that -- 19 Q. Was that just the companies that were in 20 Bayindir Holdings? 21 A. All the companies, 42 companies. 22 Q. Okay. But were all 42 in Bayindir 23 Holdings? 24 A. Yeah. Not Holding, all 42 companies, all 25 the companies, some of them is directed Bayindir</p>	<p>1 the government took over Bayindir Holdings and your 2 interest in the 42 companies that you had throughout 3 the world -- 4 A. Yeah. 5 Q. -- did you have any other companies that 6 weren't in Turkey? 7 A. No. All the companies which I relate. 8 Okay? 9 Q. Okay. So after the companies were taken 10 away -- 11 A. Umm-hmm. 12 Q. -- in 2001, you had no more companies? 13 A. I don't have companies, but I am 14 responsible. I made an agreement with the 15 government. It was a loan agreement. Okay? They 16 give me a chance to continue with the companies and 17 I worked with those companies until 2012, not as an 18 owner. The government take over those companies, 19 but we made an agreement with them. Okay? I tried 20 to take them back, we made an agreement, loan 21 agreement, payment agreement. 22 Q. Umm-hmm. 23 A. Until 2013 or something, I worked for those 24 companies. I continued to work. 25 Q. Okay.</p>

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<p>1 A. But -- by my shares is -- all my shares is 2 blocked with the government (indiscernible). 3 Q. Are they still blocked? 4 A. Yeah. 5 Q. Now, you said 2012 once and you said 2013. 6 A. I don't remember exactly when I -- because 7 until after that date, they cancelled the agreements 8 which we did before. It was not workable. It 9 wasn't managed what they breached from us. 10 Q. Okay. So when you said the government 11 blocked your shares, what do you mean by they 12 blocked your shares? 13 A. Well, it means that in 2001, there was a 14 very big crisis in Turkey, economical crisis. 15 Q. Right. 16 A. In one night, in one night, \$1 is 300 17 Turkish lira, \$1 is equal 300 Turkish lira. In one 18 night, \$1 becomes 1,700 Turkish Lira. That means 19 five times today. 20 Q. Your value went down by -- 21 A. Yeah, and after that -- 22 Q. -- by 500? 23 A. -- not only our company, in Turkey, nearly 24 20 big companies lost all their capital and all 25 capital becomes minus. Not only me.</p>	<p>1 those companies -- 2 A. Yeah. 3 Q. -- or the shares of stock that some 4 companies owned in other companies -- 5 A. Yeah, same thing, same -- all the shares is 6 blocked. 7 Q. Were they -- they were blocked? 8 A. Yeah. 9 Q. Were they confiscated or do you still own 10 them? 11 A. In fact, we don't know what is the 12 situation now because in 2013, in 2013 they will 13 cancel agreement, okay, and the companies is not 14 running now. Okay? Some of them is bankrupt, some 15 of them is closed, some of them in their hand yet. 16 Q. And were you paid an income by these 17 companies during the period 2001 through 2012 -- 18 A. Yeah, yeah. 19 Q. -- and 2013? 20 A. Yeah, I take salary from there. I work as 21 a professional in my company. 22 Q. Did the government have to approve your 23 salary? 24 A. I don't know. But we worked at it because 25 they didn't -- they didn't change our working style.</p>
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<p>1 Q. Right. 2 A. And after that, government take a decision 3 to block all those companies to gain again to the 4 life. Okay? 5 Q. To try and get them back to life? 6 A. Yeah, yeah. 7 Q. Okay. 8 A. And they give us a chance to manage it 9 again. Okay? 10 Q. Okay. 11 A. Because -- because all our shares, all our 12 capital is -- becomes minus in one night -- 13 Q. Right. 14 A. -- because of the change of currency. Then 15 the -- then the companies becomes minus. The 16 companies must blocked or closed in Turkey. They 17 blocked it and they give us a chance. They make 18 agreements with us, okay, to take those companies 19 alive. 20 Q. Okay. But -- so but they were blocked and 21 so you then managed the companies -- 22 A. Yeah. We can't control let us say. 23 Q. -- from 2001 to 2012 or 2013? 24 A. (Indiscernible). Yeah, yeah. 25 Q. All right. And your shares of stock in</p>	<p>1 Okay? They give us a chance because at the time, 2 they decided that it is not our fault. Okay? A 3 crisis happened and -- 4 Q. Umm-hmm. Now, do you have a copy of the 5 agreement -- 6 A. No. 7 Q. -- with -- the one that was broken by the 8 Turkish government with you? Do you have a copy of 9 that agreement? 10 A. Yeah, maybe I will find it. With me now, 11 no. 12 Q. Well, where would it be? 13 A. Well, people ask from the government 14 institute, get a copy from them. 15 Q. Okay. So you didn't keep a copy of it? 16 A. No. 17 Q. Did you have any representative in 18 Turkey -- 19 A. No. 20 Q. -- helping you? 21 A. No. 22 Q. No. 23 A. Only I have some lawyers. That's all. 24 Q. Okay. Do your lawyers have copies of the 25 agreement?</p>

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<p style="text-align: right;">Page 58</p> <p>1 A. Maybe.</p> <p>2 Q. Okay.</p> <p>3 A. I don't know. I will check.</p> <p>4 Q. Who were you -- what lawyers were you using</p> <p>5 in 2012 or '13 when the Turkish government broke the</p> <p>6 agreement?</p> <p>7 A. I had many -- in company, I also -- I have</p> <p>8 many lawyers and outside I have -- I had some</p> <p>9 lawyers because today, today, in our court case, the</p> <p>10 government institute country in Turkey.</p> <p>11 Q. Okay.</p> <p>12 A. We had again to open a case against them,</p> <p>13 but they did. It is not resolved.</p> <p>14 Q. Who opened a case against the government in</p> <p>15 Turkey?</p> <p>16 A. They opened a case against us. They said</p> <p>17 that this is your fault.</p> <p>18 Q. Okay. Turkey opened a case against --</p> <p>19 A. Yeah. And we are fighting against them.</p> <p>20 It is not finalized yet.</p> <p>21 Q. Okay. And who is us?</p> <p>22 A. Us means I.</p> <p>23 Q. You?</p> <p>24 A. Yeah, personally. And some of my partners</p> <p>25 also, they open up cases. Sometimes we use same</p>	<p style="text-align: right;">Page 60</p> <p>1 Q. That case is ongoing?</p> <p>2 A. Yes.</p> <p>3 Q. Who is your attorney?</p> <p>4 A. Aykut.</p> <p>5 Q. Could you spell that?</p> <p>6 A. May I write it?</p> <p>7 Q. Yes, that would be great and then I'll</p> <p>8 spell it.</p> <p>9 A. Okay.</p> <p>10 Q. Okay. That's Arut? Is that Arut?</p> <p>11 A. Aykut.</p> <p>12 Q. A-Y-K-U-T, last name is Özorhan?</p> <p>13 A. Özorhan.</p> <p>14 Q. That's O with an umlaut above it --</p> <p>15 A. Yeah, yeah.</p> <p>16 Q. Z-O-R?</p> <p>17 A. H-A-N.</p> <p>18 Q. -- H-A-N?</p> <p>19 Okay. Please provide me -- get -- have</p> <p>20 Mr. Campbell provide me with the address, the</p> <p>21 e-mail --</p> <p>22 A. Okay.</p> <p>23 Q. And the phone number of Mr. Özorhan.</p> <p>24 A. Okay.</p> <p>25 Q. Okay. And ask Mr. Özorhan for a copy of</p>
<p style="text-align: right;">Page 59</p> <p>1 lawyer.</p> <p>2 Q. Okay. And that case is still pending?</p> <p>3 A. Yeah, still pending.</p> <p>4 Q. And what is the name of the lawyer who's</p> <p>5 representing you in Turkey in that case?</p> <p>6 A. I -- I have many, but -- I do not work</p> <p>7 those questions that you are going to ask me.</p> <p>8 Q. Well, you have an attorney, you have an</p> <p>9 attorney in the United States, correct?</p> <p>10 A. Yeah, I know.</p> <p>11 Q. Who's that?</p> <p>12 A. I know him only that because I am working</p> <p>13 with him now. But last ten years, last let us say</p> <p>14 five, seven years, I never work and think about it.</p> <p>15 Q. I'm not asking five or ten years ago. You</p> <p>16 said that --</p> <p>17 A. It is pending (indiscernible).</p> <p>18 Q. You just testified that the government of</p> <p>19 Turkey has a case against you --</p> <p>20 A. I -- I --</p> <p>21 Q. Wait, wait, wait. The government of Turkey</p> <p>22 has a case against you?</p> <p>23 A. Yeah.</p> <p>24 Q. You are represented by an attorney?</p> <p>25 A. Yes.</p>	<p style="text-align: right;">Page 61</p> <p>1 the agreement that you have had with the government</p> <p>2 of Turkey that they breached, according to you, and</p> <p>3 give it to Mr. Campbell and he'll give it to me.</p> <p>4 Okay?</p> <p>5 A. Okay. Do you need agreement which is on</p> <p>6 the government and the court -- you want to learn</p> <p>7 what is the court case now. Okay?</p> <p>8 Q. That would be great.</p> <p>9 A. Right.</p> <p>10 Q. Okay.</p> <p>11 A. I shall find --</p> <p>12 Q. Am I going to be able to read it? Is it in</p> <p>13 Turkish?</p> <p>14 A. Yeah, it is Turkish.</p> <p>15 Q. Okay. So I have to get a translator?</p> <p>16 A. We can do it here.</p> <p>17 (Indiscernible).</p> <p>18 Q. Okay. That would be great?</p> <p>19 A. It's a file maybe like this or something,</p> <p>20 like this because it is ten years monthly or two</p> <p>21 months. Okay? (Indiscernible).</p> <p>22 Q. Okay. So Mr. Özorhan has the complete file</p> <p>23 because there were lawyers before him, they gave it</p> <p>24 to him, right?</p> <p>25 A. Yes (indiscernible).</p>

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<p style="text-align: right;">Page 62</p> <p>1 Q. Okay. So he has a complete file. 2 All right. Now, getting back to your 3 daughter's home -- 4 A. Yeah. 5 Q. -- in Turkey, that you lived in -- I 6 apologize. What period of time did you live in your 7 daughter's home? 8 A. Before 2014, three years I think. 9 Q. Three years? 10 A. Yeah, maybe. I can hardly remember. 11 Q. Before moving into your daughter's home, 12 where did you live? 13 A. Until 2001, I live with my ex-wife home. 14 Okay? 15 Q. Okay. 16 A. And after that, I divorce 2002 or something 17 and maybe two years I stayed some apartment or I 18 will check it. 19 Q. Okay. 20 A. I don't remember exactly where. 21 Q. Okay. So that gets you up to 2003. And so 22 you had three years at your daughter's before you 23 came to the United States in 2014? 24 A. Yeah, yeah, three years I stayed, three or 25 four years I stay at my daughter's house.</p>	<p style="text-align: right;">Page 64</p> <p>1 company, not me. 2 Q. So your daughter owns the apartment 3 building? 4 A. Yeah. 5 MR. CAMPBELL: Well, when you say 6 building -- 7 A. I will -- I will check it. I don't know. 8 Q. Does she own -- I'm sorry -- does your 9 daughter own the building or does she -- (cross 10 talking). 11 A. No, no, no. 12 Q. -- just own that one? 13 A. Small unit, single unit, yeah, yeah. 14 Q. We both can't talk at the same time. 15 A. Okay. 16 Q. Okay. 17 MR. CAMPBELL: He's got a habit of 18 doing this. So just be patient. I know it's hard. 19 BY MR. ATKINSON: 20 Q. Okay. So your daughter only owns the one 21 small unit in the building? 22 A. Yes, yeah. 23 Q. Okay. 24 A. But I just remember address and other 25 things.</p>
<p style="text-align: right;">Page 63</p> <p>1 Q. So that takes us back let's say to 2011. 2 So between 2003 and 2011, where did you live? 3 A. I think I stayed in an apartment, a small 4 apartment I stayed. Maybe it's here. Let me see. 5 Maybe. 6 I don't have give the others. I don't 7 remember exactly. I stay in an apartment, a small 8 apartment, which is single apartment, which is -- 9 which is managed with the company, I stayed there. 10 Then I passed my daughter's house. 11 Q. Okay. Now, the company that -- the 12 apartment that you were staying in, was -- did you 13 own that? 14 A. No. 15 Q. Did any company in which you have -- 16 A. Oh, no. 17 Q. -- a legal or equitable interest -- 18 A. No. I think that apartment also belongs to 19 my daughter, yeah. 20 Q. The apartment you think belongs to your 21 daughter? 22 A. Yeah, yeah, yeah. (Indiscernible). There 23 is the place, yeah, a small unit. Then I transfer 24 to my daughter's house. Maybe that house also my 25 daughter, yeah. It's an apartment, yeah, not</p>	<p style="text-align: right;">Page 65</p> <p>1 Q. At any time in the ten years before you 2 filed your petition in bankruptcy, did you own any 3 real property? 4 A. No. 5 Q. In the ten years before you filed the 6 petition in bankruptcy, did any company in which you 7 had an interest, legal or equitable, beneficial 8 owner or otherwise, own any real estate? 9 A. Real estate? 10 Q. Real estate. 11 A. No. 12 Q. At any time in the ten years before you 13 filed your petition in bankruptcy, did any company 14 in which you have an interest own any other 15 company -- 16 A. No. 17 Q. -- that owned any real estate? 18 A. No, real estate, no. 19 Q. Did you ever own any real estate in Turkey? 20 A. No. Mr. Trustee, after 2001 when the 21 government block everything, personally, I am not 22 able to do anything. Do you understand what I mean? 23 Because after that period, okay, I don't have a 24 chance to have anything, any apartment, any asset, I 25 cannot do it because of their blockage on me. Okay?</p>

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<p style="text-align: right;">Page 66</p> <p>1 Q. Now, when they have the blockage on you 2 individually, did that freeze -- 3 A. Individually because personally I also -- 4 MR. CAMPBELL: Wait. He's going to -- 5 A. Sorry. 6 Q. When they blocked you individually -- 7 A. Company wise as a partner of the company 8 individually. 9 Q. Okay. What about your personal assets, did 10 they block them? 11 A. Yes, everything. 12 Q. Now, when you say block, does that mean 13 they froze your bank accounts? 14 A. Froze bank accounts and cash accounts, if 15 they want, they can do everything, they can sell my 16 property if they want or they can stay, you 17 understand what I mean. 18 Q. Okay. 19 A. But I don't have able to do anything. 20 Q. Okay. So when they froze -- strike that. 21 When they blocked you individually -- 22 A. Yeah. 23 Q. -- in 2001 -- 24 A. 'I. 25 Q. -- did you have any individual bank</p>	<p style="text-align: right;">Page 68</p> <p>1 MR. CAMPBELL: Okay. I object to her 2 interfering with your questioning and your 3 recording. To the extent that happens again, we're 4 going to call the judge. 5 MR. ATKINSON: What do you mean? She 6 hasn't interfered. 7 MR. CAMPBELL: She's done it three or 8 four times. It's not appropriate. 9 MR. ATKINSON: Because two people are 10 talking. 11 MR. CAMPBELL: I agree. 12 MR. ATKINSON: And it is appropriate 13 for a court reporter who's taking something down to 14 say I can't do this. 15 MR. CAMPBELL: This is your -- we have 16 a recording happening. I want to make sure we 17 cooperate with your instructions. 18 I agree with you, my client has done it 19 numerous times. He's impatient when it comes to a 20 question and he's got to cooperate with you and he 21 can't talk over you. He understands that. 22 To the extent the reporter who is not here 23 on your behest is interfering, I'm objecting to 24 that. That's the only thing I'll say. 25 MR. ABRAMOWITZ: If I could just say</p>
<p style="text-align: right;">Page 67</p> <p>1 accounts that they blocked? 2 A. Before that, yeah, maybe, yes, small 3 accounts, smaller ones, but yes, maybe smaller ones 4 in Turkey. 5 Q. Okay. 6 A. I don't remember exactly, but not big 7 amount I know that because all the companies had the 8 assets. 9 Q. The companies had the assets? 10 A. Yeah. 11 Q. So the company -- 12 A. Personally I don't have anything. 13 Q. You didn't have anything, it was all in the 14 companies -- 15 A. Maybe some small accounts -- 16 Q. We can't keep doing this. 17 A. Okay. 18 MR. CAMPBELL: Just for the record, I 19 want to note, you have a tape recorder here, 20 correct? 21 MR. ATKINSON: Yeah. 22 MR. CAMPBELL: Who is this? 23 MR. ATKINSON: There's a court 24 reporter to the right that the creditors have asked 25 to come,</p>	<p style="text-align: right;">Page 69</p> <p>1 as the creditor who asked the reporter to be here, 2 it will be more problematic to get it off of a tape 3 if it ever comes to a situation where it has to be 4 transcribed than it would be if you were to follow 5 it up the way it is now to complete a record. So I 6 don't think that we should play the game, and if 7 there is a request by Mr. Campbell or an objection, 8 the judge is upstairs, I'd be happy to go upstairs 9 with you. 10 MR. CAMPBELL: Agreed. 11 MR. ABRAMOWITZ: Okay. 12 THE COURT REPORTER: Can we take a 13 break, please? 14 MR. ATKINSON: Yes. 15 (Recess taken.) 16 MR. ATKINSON: Okay. We had about a 17 10-minute break. 18 MR. CAMPBELL: The tape recorder is on 19 pause. 20 MR. ATKINSON: Oh, thank you. 21 Okay. We just had about a 10-minute break. 22 And I'm going to start again. It's about 11:30, 23 11:32 and I really can't recall the last question 24 that Mr. Cortuk was trying to answer while I was 25 talking.</p>

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<p style="text-align: right;">Page 70</p> <p>1 So could you read back the last question if</p> <p>2 you can?</p> <p>3 (Whereupon the record was read back by</p> <p>4 the reporter.)</p> <p>5 BY MR. ATKINSON:</p> <p>6 Q. Okay. So after 2001 when the government</p> <p>7 blocked all of your companies, you -- you were able</p> <p>8 to continue all of your companies? You were able to</p> <p>9 continue to work for those companies, correct?</p> <p>10 A. Yes.</p> <p>11 Q. Okay. But the government -- did the</p> <p>12 government control the companies at that point?</p> <p>13 A. Yes.</p> <p>14 Q. Are there any companies remaining that the</p> <p>15 government has not sold or liquidated?</p> <p>16 A. Again, please.</p> <p>17 Q. Did all the companies that -- and I'm going</p> <p>18 to use your phrase --</p> <p>19 A. Yeah.</p> <p>20 Q. -- that the government blocked, have those</p> <p>21 companies been sold?</p> <p>22 A. Yeah. Many of them is sold.</p> <p>23 Q. Many of them have been sold?</p> <p>24 A. Yes, after 2001.</p> <p>25 Q. Do you know which companies have not been</p>	<p style="text-align: right;">Page 72</p> <p>1 every year, one or two session is done. Okay?</p> <p>2 Nothing important. He hasn't taken (indiscernible).</p> <p>3 Q. So he's doing it for free?</p> <p>4 A. Yeah. Last three years, I am not paying;</p> <p>5 four years, I'm not paying.</p> <p>6 Q. Do you have any agreement with him that if</p> <p>7 you get money, you'll pay him?</p> <p>8 A. Written, no. But he's friend of me, but if</p> <p>9 I earn some money from these sources, I will do</p> <p>10 something for him, but no written agreement.</p> <p>11 He worked with us many years, then I left</p> <p>12 from the country. He tried to follow it up. As I</p> <p>13 told you, every year, one session or two session is</p> <p>14 done, when how far, one hour, he attend and go back.</p> <p>15 That's what he's up for now.</p> <p>16 Q. Okay.</p> <p>17 A. Not (indiscernible).</p> <p>18 Q. And before you moved to the United States</p> <p>19 in 2014, when in 2014 did you come, do you recall?</p> <p>20 A. May, May --</p> <p>21 Q. May is good.</p> <p>22 A. May --</p> <p>23 Q. I don't care about the exact date.</p> <p>24 A. May, May.</p> <p>25 Q. Okay. So May 2014?</p>
<p style="text-align: right;">Page 71</p> <p>1 sold?</p> <p>2 A. I don't remember all of them, but only I</p> <p>3 can say that one of them is not sold, Bayindir</p> <p>4 Insaat is not sold yet.</p> <p>5 Q. Okay. That's the construction company?</p> <p>6 A. Yeah, some of them is bankruptcy, closed,</p> <p>7 some of them is sold. I don't remember which one is</p> <p>8 closed.</p> <p>9 Q. Okay. So would your attorney know which</p> <p>10 ones have not been sold?</p> <p>11 A. No. This -- this attorney we gave you --</p> <p>12 Q. Mr. Özorhan?</p> <p>13 A. -- Özorhan is following the case between us</p> <p>14 and governmental institute.</p> <p>15 Q. Right.</p> <p>16 A. He has documents but I don't know what kind</p> <p>17 of documents in his hand. Maybe he can answer it or</p> <p>18 maybe he cannot because he's following a case</p> <p>19 against them. Okay? In that case, it must be, but</p> <p>20 I'm not so sure about it.</p> <p>21 Q. Okay. And who is paying Mr. Özorhan?</p> <p>22 A. While I was Turkey, I tried to pay him, but</p> <p>23 after that last two, three years, I am not paying</p> <p>24 him, but he's following because he's friend of me.</p> <p>25 Last three, four years I'm not paying him. But</p>	<p style="text-align: right;">Page 73</p> <p>1 A. 2014, yes.</p> <p>2 Q. Okay. And in the period November 29, 2013</p> <p>3 to the time you left Turkey, had you paid</p> <p>4 Mr. Özorhan any money?</p> <p>5 A. While I am managing the companies, the</p> <p>6 companies has a right to pay, you understand? I --</p> <p>7 I -- as I remember, he takes money from the</p> <p>8 companies because the companies is under the counter</p> <p>9 account, but we can manage some expenses for the</p> <p>10 lawyers.</p> <p>11 Q. Okay.</p> <p>12 A. They cannot say anything about it.</p> <p>13 Q. Okay. So that was up until sometime in</p> <p>14 2013 --</p> <p>15 A. Yeah.</p> <p>16 Q. -- when the government cancelled the</p> <p>17 agreement?</p> <p>18 A. Yeah. Until that he -- and he as I</p> <p>19 remember he takes from the companies.</p> <p>20 Q. Okay.</p> <p>21 A. After that, he didn't take.</p> <p>22 Q. Now, is anyone holding any property in</p> <p>23 trust for you? By that I mean any land or</p> <p>24 buildings?</p> <p>25 A. Nothing.</p>

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USBC, District of NJ
No. 17-34019-CMG

In re Kamuran Cortuck, Debtor
Rule 341(a) Hearing

Monday
April 30, 2018

<p style="text-align: right;">Page 74</p> <p>1 Q. Is anyone holding any personal property in 2 trust for you? 3 A. No. 4 Q. Other than transferring monies to your 5 daughter or son -- 6 A. Umm-hmm. 7 Q. -- have you transferred any personal 8 property to any other friend or relative or company 9 in which either your son or your daughter are 10 affiliated during the last two years? 11 A. No. 12 Q. When I say the last two years, in the two 13 years before November 29, 2017? 14 A. No, no. 15 Q. If I was to ask the same question to say 16 within the last year before you filed your petition 17 in bankruptcy, would your answers be the same? 18 Would your answer be the same? 19 A. Same, yes. 20 Q. Okay. Now, in your petition, you indicate, 21 and it's Schedule A/B, in answer to number 3, that 22 you have a 50 percent interest in a 2006 -- 23 A. Yes. 24 Q. -- Cadillac? 25 A. Yes.</p>	<p style="text-align: right;">Page 76</p> <p>1 8,500, something like that. 2 Q. And where was the car parked? 3 A. The car is with me now. 4 Q. Okay. 5 A. I'm using that car. 6 Q. Okay. Why did Mr. Surdum pay for 50 7 percent -- well, strike that. 8 Who paid for the car? 9 A. We paid together. 10 Q. You paid together. Did you pay 50-50? 11 A. Yeah, 50. 12 Q. Okay. Why did Mr. Surdum pay 50 percent of 13 the purchase price of a 2006 Cadillac? 14 A. Okay. He and I, at the time I use company 15 cars, which I don't need an additional car, okay. 16 This is hobby car at the time for me because the 17 company gave me a car and I used that car. And he 18 and I, we like old cars. Okay? One day from 19 advertisement, he saw it, a nice car, he summarized 20 it, we went together and we buy together because he 21 also likes old cars. Okay? He has enjoyed old 22 cars. 23 Q. Okay. Well, but you drive it? 24 A. I drive, sometimes he drive whenever he 25 wants. Okay? We ever friends now. We are seeing</p>
<p style="text-align: right;">Page 75</p> <p>1 Q. Who's the other owner of the Cadillac? 2 A. Mr. Ahmed Surdum. 3 Q. Ahmed? 4 A. Surdum, S-U-R-D-U-M, U-M. 5 Q. Okay. Ahmed is A-H-M-E-D? 6 A. Yeah. 7 Q. And it's S-U-R-D-A-M? 8 A. Yeah, D-U-M. 9 Q. D-U-M? 10 A. Yeah. 11 Q. Okay. And who is Ahmed Surdum? 12 A. Ahmed Surdum is Turkish guy who works Iron 13 Bridge at the same time with me. 14 Q. Okay. So he -- you know him did you say a 15 church guy or a -- 16 A. Turkish guy. 17 Q. Oh, a Turkish guy. I wrote down church. 18 A. Turkish guy. 19 Q. A Turkish guy who worked at Iron Bridge 20 with you? 21 A. At the same time with me. 22 Q. And when did you buy that car? 23 A. Oh, I don't remember exactly date. 24 Q. How much did you pay for that car? 25 A. We paid I think -- together we paid 8,000,</p>	<p style="text-align: right;">Page 77</p> <p>1 each other ever every three, four weeks. 2 Q. So is it parked right now at 5 Spy Glass -- 3 A. Yeah, yeah, yeah. 4 Q. -- or is it parked in the parking lot here? 5 A. No, no, no. I came in another car. 6 Q. So it's parked at 5 Spy Glass? 7 A. Yeah. Sometimes he took it. Then I 8 will like it -- he we join -- he likes it and I like 9 it. 10 Q. How many times a year does he use it? 11 A. So, he? 12 Q. Yeah. 13 A. Every month, two or three times. 14 Q. Two or three times a month? 15 A. Four times. 16 It's parked, I only use two or three times 17 a week -- month because it was a carriage car, a 18 hobby car. 19 Q. Okay. And when he uses it? 20 A. Sometimes he comes and -- 21 Q. Does he come to -- well, you were living at 22 12 Merion; is that correct? 23 A. Yeah, he can come and he can take it, he 24 can use it. 25 Q. Okay. How did he get there?</p>

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<p style="text-align: right;">Page 78</p> <p>1 A. His car. He has a car. 2 Q. He drove his car to get there? 3 A. Drive his car, yeah. 4 Q. To drive around the Cadillac? 5 A. Yeah, sometimes I went to his house and 6 I -- he bring me with his car sometimes, we change. 7 Q. Okay. Now, from the time you came to the 8 United States in May of 2014 until the time you 9 filed your petition in bankruptcy, you said you had 10 the use of a company car, correct? 11 A. Yes. 12 Q. Did you have the use of any other car? 13 A. I? 14 Q. Yeah. 15 A. No, I use company car. 16 Q. Okay. And that was Iron Bridge 17 Constructors? 18 A. Yes. 19 Q. Is it constructors or contractors? 20 A. Contractors. 21 Q. Contractors. 22 Okay. And what type of car were you 23 driving? 24 A. At the beginning, I use Mercedes GL car, 25 Mercedes GL car.</p>	<p style="text-align: right;">Page 80</p> <p>1 Turkey? 2 A. No. Personally, no. 3 Q. Did any of your companies own boats in 4 Turkey? 5 A. Yeah, my companies have boats, yeah, one or 6 two. 7 Q. Do any of your present companies have 8 boats? 9 MR. CAMPBELL: Objection to form, but 10 go ahead and answer. Answer if you understand. 11 Q. Do any of your present companies have any 12 boats? 13 A. Now? 14 Q. Yeah. 15 A. No, no, today, no. 16 Q. Okay. When did they last have boats? 17 A. Maybe 1996, 1997. 18 Q. Okay. So a long time ago? 19 A. Long time ago. 20 Q. Okay. 21 A. Before 2001. 22 Q. Do you own any furniture? 23 A. Personally, no. 24 Q. Does any company you have an interest in 25 own any furniture that you use personally?</p>
<p style="text-align: right;">Page 79</p> <p>1 Q. Mercedes JL -- 2 A. GL car, big one. 3 Q. GL car? 4 A. Yeah. 5 Q. Okay. And was that part of your 6 compensation package? 7 A. Yeah. They gave -- they gave me that car 8 for my personal use. 9 Q. Did they purchase the car after you came to 10 the United States? 11 A. No, no, I don't know. It was at hand. 12 It's an old car. It was not a new car. 13 Q. What year was it? 14 A. The car? 15 Q. Yeah. 16 A. Well, I think car was -- I come 2014, car 17 is four, five years old maybe, 2000, I don't know 18 exactly, I don't remember exactly. 19 Q. So 2009 or 2010? 20 A. Maybe. Four, five years or six years old 21 maybe. I don't know. I don't remember. It's not a 22 new car that I know. 23 Q. Okay. And have you owned any boats? 24 A. No. 25 Q. Did you own any boats when you were in</p>	<p style="text-align: right;">Page 81</p> <p>1 A. No. 2 Q. Do you have a computer? 3 A. No. 4 Q. Do you have an iPad? 5 A. I have iPad, small one. 6 Q. How old is that? 7 A. I think five, six years old maybe. Not a 8 new one. 9 Q. And that's the iPad that you use for 10 watching movies? 11 A. Yes. 12 Q. Okay. And you don't have -- 13 A. And news from Turkey. 14 Q. And news from Turkey? 15 A. Newspaper. 16 Q. Okay. 17 A. Yeah. 18 Q. And you don't have any business records on 19 that? 20 A. No. 21 Q. And where is the iPad located right now? 22 A. I think it's in my home. 23 Q. That's the one at 5 Spy Glass? 24 A. Yeah, yeah. 25 Q. Did you have it when you filed your</p>

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<p>1 bankruptcy petition?</p> <p>2 A. Excuse me?</p> <p>3 Q. Did you have it when you filed your</p> <p>4 bankruptcy?</p> <p>5 A. Yes, I had it. Since five years, I had it</p> <p>6 or six years.</p> <p>7 Q. Okay. And do you have a cell phone?</p> <p>8 A. Yes.</p> <p>9 Q. What type of cell phone do you have?</p> <p>10 A. AT&T.</p> <p>11 Q. No, I mean, what -- is it an Apple --</p> <p>12 Apple, yeah.</p> <p>13 Q. -- is it a Samsung?</p> <p>14 A. Apple.</p> <p>15 Q. Which model Apple do you have?</p> <p>16 A. I think this is 6, 7, something. 7 I</p> <p>17 think.</p> <p>18 Q. Okay. So if it's a 7, you bought it</p> <p>19 sometime in the last two years?</p> <p>20 A. Maybe three years old. I don't remember</p> <p>21 exactly.</p> <p>22 Q. Okay. When did you stop working at Iron</p> <p>23 Bridge?</p> <p>24 A. Last year, June.</p> <p>25 Q. June. Why did you stop working?</p>	<p>1 A. No. I'd spend myself.</p> <p>2 Q. Pardon me?</p> <p>3 A. I spent --</p> <p>4 Q. You spent it yourself?</p> <p>5 A. -- myself personally.</p> <p>6 Q. Do you have any antiques?</p> <p>7 A. No.</p> <p>8 Q. Do you have any antiques or collectibles in</p> <p>9 Turkey?</p> <p>10 A. No.</p> <p>11 Q. Does any company in which you have a legal</p> <p>12 or equitable interest own any antiques or</p> <p>13 collectibles in Turkey?</p> <p>14 A. No.</p> <p>15 Q. Do they own any oriental rugs?</p> <p>16 A. No.</p> <p>17 Q. And in your petition and answer to question</p> <p>18 8, equipment for sports and hobbies, you said no.</p> <p>19 So you don't have any equipment for sports or</p> <p>20 hobbies?</p> <p>21 A. Shoes.</p> <p>22 Q. Shoes.</p> <p>23 Okay. Do you have any photographic</p> <p>24 equipment?</p> <p>25 A. No.</p>
Page 83	Page 85
<p>1 A. Company become smaller, they had many bids,</p> <p>2 but they didn't award bids.</p> <p>3 Q. Pardon me?</p> <p>4 A. They enter many bids --</p> <p>5 Q. They entered a lot of bids?</p> <p>6 A. -- bid, but they didn't award it and they</p> <p>7 decided to get smaller.</p> <p>8 Q. So were you fired?</p> <p>9 A. No, we talk and I said you don't need me I</p> <p>10 think and they said we become smaller and not fired,</p> <p>11 but we leave, I leave together, why discussion?</p> <p>12 Q. Okay.</p> <p>13 A. Not fired, not --</p> <p>14 Q. Did a lot of other people leave?</p> <p>15 A. Yes.</p> <p>16 Q. Did you apply for unemployment insurance?</p> <p>17 A. No.</p> <p>18 Q. Now, when you were working at Iron Bridge</p> <p>19 making \$10,000 a month --</p> <p>20 A. Umm-hmm.</p> <p>21 Q. -- bringing home let's say 64, \$6,500 a</p> <p>22 month --</p> <p>23 A. Yes.</p> <p>24 Q. -- did you pay any of that toward the</p> <p>25 household expenses?</p>	<p>1 Q. Do you have any exercise equipment?</p> <p>2 A. Maybe some hands on here I try.</p> <p>3 Q. Some weights?</p> <p>4 A. Yeah, yeah, small weights, two or three</p> <p>5 maybe.</p> <p>6 Q. But you do have golf clubs?</p> <p>7 A. Yeah. Only the equipment what I have.</p> <p>8 Q. Pardon me?</p> <p>9 A. Only the equipment what I have.</p> <p>10 Q. That's the only equipment.</p> <p>11 Okay. So the golf clubs, what type of golf</p> <p>12 clubs do you have? What's the make? Who makes</p> <p>13 them? TaylorMade, Titleist?</p> <p>14 A. Oh, oh, TaylorMade.</p> <p>15 Q. TaylorMade?</p> <p>16 A. No. What is other one?</p> <p>17 Q. I'll give you some names.</p> <p>18 A. Yeah, please.</p> <p>19 Q. TaylorMade?</p> <p>20 A. No.</p> <p>21 Q. Titleist?</p> <p>22 A. No.</p> <p>23 Q. Callaway?</p> <p>24 A. Callaway, yeah.</p> <p>25 Q. And when did you purchase them?</p>

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<p style="text-align: right;">Page 86</p> <p>1 A. Four years ago or something, four years 2 ago. 3 Q. Have you bought any golf clubs since then? 4 A. Only one last year, one, only one small 5 one. 6 Q. What did you buy? What did you buy? 7 A. I buy iron seven, seven iron. 8 Q. Seven iron? 9 A. Seven iron, yeah. 10 Q. Okay. And where did you buy your Callaway 11 clubs? 12 A. From the club, golf club. 13 Q. That would be Forsgate? 14 A. Yes, Forsgate Golf Club. 15 Q. And your seven iron from Forsgate? 16 A. Yes, yeah, yeah. 17 Q. Do you buy all your golf equipment at 18 Forsgate? 19 A. No. Four years ago, I buy from a shop 20 which is closed now in -- somewhere else near my 21 house, not far from my house. 22 Q. Okay. So a retailer? 23 A. Yeah, retailer. 24 Q. Do you have any stamp collections? 25 A. No.</p>	<p style="text-align: right;">Page 88</p> <p>1 interest? 2 A. Yes, yeah, he sell it. 3 Q. And would that be in all of the Iron Bridge 4 Companies? 5 A. Yes, as I know. I am not so sure what he 6 did. 7 Q. Do you have a close relationship with your 8 son? 9 A. Yeah, I have close relation, but I am not 10 asking his job, yeah, his personal. 11 Q. And when he sold his house, did he tell you 12 he was selling his house? 13 A. He? 14 Q. Did he tell you he was selling his house? 15 A. Yeah, yeah. I know that he was going to 16 sell the house. 17 Q. Okay. And when he was going to sell his 18 interest in Iron Bridge, did he tell you he was 19 going to sell his interest in Iron Bridge? 20 A. He -- the company's not going well. They 21 have problems I know that. After I left problems 22 bigger what I know. They have some problems with 23 the banks also and at the time, he told me that he 24 want to sell and leave because the company's not 25 going well.</p>
<p style="text-align: right;">Page 87</p> <p>1 Q. As a civil engineer, do you have any tools 2 of your trade? What -- what -- like do you have -- 3 do you have a CAD system as a civil engineer? 4 A. No. 5 Q. No. 6 A. No, sir. 7 Q. When you do your civil engineering work, do 8 you do it on a computer? 9 A. No. I worked -- I (indiscernible) am 10 technically far from those things. Okay? I use my 11 brain, my experience, my knowledge I would say like 12 I am not working any data thing. 13 Q. What type of work did Iron Bridge 14 Construction -- Contractors do? 15 A. They are making bridge, some new bridges, 16 repair some bridges, old bridges, new bridges 17 generally bridge construction. 18 Q. Okay. And did you -- did your son -- did 19 you say your son is no longer involved with Iron 20 Bridge? 21 A. Yeah. 22 Q. And he has sold his interest in Iron 23 Bridge? 24 A. Yes, he left Iron Bridge. 25 Q. Well, he left, but did he sell his</p>	<p style="text-align: right;">Page 89</p> <p>1 Q. Did he tell you how much he was going to 2 sell it for, his interest for? 3 A. No, I don't know that. But company as I 4 know, company was in a bad position because banks 5 ask some letters, some credits and I don't know 6 details, but they have problems what I know with the 7 banks. 8 Q. Does Westpoint USA have an interest in Iron 9 Bridge? 10 A. Yes. 11 Q. Does it still have an interest in Iron 12 Bridge? 13 A. I don't think so. I don't know because 14 Westpoint is not mine. 15 Q. Westpoint USA is owned by Westpoint UK, 16 correct? 17 A. All I know that, yes. As I know. 18 Q. Have you ever had any communications with 19 any financial directors of or advisors of Westpoint 20 UK? 21 A. No. 22 Q. Have you ever had any communications with 23 any financial advisors or representatives of 24 Westpoint USA? 25 MR. CAMPBELL: Just objection to form,</p>

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<p style="text-align: right;">Page 90</p> <p>1 but you can answer it to the extent you know. 2 THE WITNESS: Hmm? 3 MR. CAMPBELL: Answer it if you can. 4 THE WITNESS: Okay. No. 5 A. I had -- I don't have any relation with 6 those companies. 7 Q. Okay. Have you ever owned a gun? 8 A. In Turkey, yes. In the past, not now. 9 Q. What happened? Did you own a gun when you 10 moved to the United States, but left it in Turkey? 11 A. I -- I gave it to the government back. 12 Q. You gave your guns to the government? 13 A. Because there is a license there a 14 period -- 15 Q. Right. 16 A. -- if you don't extend that period, you 17 must give it back. I don't extend it and I give it 18 back. 19 Q. Okay. And you have some jewelry? 20 A. No. 21 Q. You have a Rolex -- the bankruptcy petition 22 says you have a Rolex watch. 23 A. Yes, I have a watch, yes. 24 Q. Is that the one you're wearing? 25 A. Yes.</p>	<p style="text-align: right;">Page 92</p> <p>1 were taken over, you were still able to operate and 2 pursuant to the agreement with the government of 3 Turkey, correct? 4 A. Yes. 5 Q. And so you still had people doing things 6 for you, correct? 7 A. Yes, yes, until I came here. 8 Q. Okay. And you had the use of planes when 9 there were planes available? 10 A. After -- not -- not before -- not after 11 2001. Okay? 12 Q. Okay. And you had offices all over the 13 world? 14 A. Yes. 15 Q. Okay. And the only piece of jewelry you 16 have ever owned -- 17 A. Yes. 18 Q. -- is your one Rolex watch? 19 A. Yes. 20 Q. By the way, have you ever owned a fur coat? 21 Have you ever owned a fur coat? 22 A. What do you mean? 23 Q. A fur coat, made of mink or sable or -- 24 MR. CAMPBELL: Animal. 25 Q. -- beaver?</p>
<p style="text-align: right;">Page 91</p> <p>1 Q. What type of Rolex watch is it? 2 A. Oh, I don't know. 3 It's a Rolex. That's what I know. 4 Nothing -- nothing else more. 5 MR. CAMPBELL: Do you want to take a 6 picture of it? 7 MR. ATKINSON: Sure. Yeah. 8 Q. And when did you buy this Rolex? 9 A. I think it is maybe more than ten years 10 maybe. It's a long time. (Indiscernible). 11 Q. Okay. Where did you buy it? 12 A. In Turkey I think, yeah, in Turkey, yes. 13 Q. You've been to Switzerland, correct? 14 A. Sorry? 15 Q. You've been to Switzerland, correct? 16 A. I bought it in Turkey. I know, I remember. 17 Q. Did you ever buy a watch in Switzerland? 18 A. No. 19 Q. Now, you're a man who had people -- until 20 your companies were taken over -- 21 A. Yeah. 22 Q. -- had people do everything for you, 23 correct? 24 A. Yes. 25 Q. All right. And then after your companies</p>	<p style="text-align: right;">Page 93</p> <p>1 MR. CAMPBELL: Animal coat with the 2 fur. 3 Q. Fur, F -- 4 MR. CAMPBELL: We probably should say 5 for the record, you know, his English is clearly his 6 second language and there's some words he just does 7 not get. 8 A. Is this right here? What do you mean? I 9 can -- 10 MR. CAMPBELL: Yes, I see. 11 THE WITNESS: No. In Turkey, mans 12 cannot use this according to tradition. 13 MR. CAMPBELL: For the record, the 14 debtor asked me to use his phone to translate the 15 word into an application on his phone and I typed in 16 fur coat. 17 BY MR. ATKINSON: 18 Q. Okay. Now according to your petition, at 19 the time you filed the petition, you had \$3,000 of 20 cash? 21 A. Yeah. 22 Q. Where did you keep the cash? 23 A. In my pocket. 24 Q. Okay. What was the source of the cash? 25 A. From the income which I work in Iron</p>

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<p>1 Bridge.</p> <p>2 Q. Okay. And you filed your bankruptcy</p> <p>3 petition on November 29, 2017, correct?</p> <p>4 A. Yes.</p> <p>5 Q. You stopped working at Iron Bridge in</p> <p>6 June of 2017, correct?</p> <p>7 A. Yes.</p> <p>8 Q. Okay. So from June until November 29,</p> <p>9 we're talking five months --</p> <p>10 A. Yes.</p> <p>11 Q. -- correct?</p> <p>12 And so that \$3,000 was -- your testimony</p> <p>13 is --</p> <p>14 A. I just finished.</p> <p>15 Q. -- that's from your working at Iron Bridge?</p> <p>16 A. Yes.</p> <p>17 Q. Okay. Why were you keeping it in cash</p> <p>18 rather than a bank account?</p> <p>19 A. Because all of my life, I always use cash</p> <p>20 also. In my country, cash is the first payment</p> <p>21 issued. Card is not so used.</p> <p>22 Q. Well, you used a credit card.</p> <p>23 A. We use cards, but our main issue, if you --</p> <p>24 if you have a businessman, cash is more, how would I</p> <p>25 say, more prestige to pay cash. Okay?</p>	<p>1 Q. Okay. And on November 29, 2017, you had</p> <p>2 \$3,000 of cash?</p> <p>3 A. Yeah.</p> <p>4 Q. Were these in hundred dollar bills, \$20</p> <p>5 bills?</p> <p>6 A. I don't know. Maybe 10 each. I don't</p> <p>7 remember.</p> <p>8 Q. Do you still have the \$3,000 in cash?</p> <p>9 A. No, I spent it.</p> <p>10 Q. Okay. So since you filed your bankruptcy,</p> <p>11 you've spent the \$3,000 in cash?</p> <p>12 A. After, after I left from the company, yeah,</p> <p>13 after that I spend, yes.</p> <p>14 Q. Okay. So from December -- from November 29</p> <p>15 to the present --</p> <p>16 A. Yes.</p> <p>17 Q. -- you spent that \$3,000?</p> <p>18 A. Yes.</p> <p>19 Q. And was it the original \$3,000 that you had</p> <p>20 been carrying around in your wallet since</p> <p>21 November -- since June?</p> <p>22 MR. CAMPBELL: Just objection to form,</p> <p>23 but you can answer.</p> <p>24 A. Yes.</p> <p>25 Q. Okay. And from June of 2017 until you</p>
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<p>1 Q. Okay. But you've been in the United States</p> <p>2 since 2014, correct?</p> <p>3 A. Yes.</p> <p>4 Q. Most people don't pay with cash; is that</p> <p>5 correct?</p> <p>6 A. Yes, but I'm also using cash now. So all</p> <p>7 my life I also use cash here.</p> <p>8 Q. Okay. So when you left your employment at</p> <p>9 Iron Bridge in June of 2014, or excuse me, 2017 --</p> <p>10 A. '17.</p> <p>11 Q. -- how much cash did you have on hand?</p> <p>12 A. I said \$3,000.</p> <p>13 Q. Okay. So from June until November 29, you</p> <p>14 didn't spend any of that cash?</p> <p>15 A. I spent it and I asked some from my son</p> <p>16 also. I am using money. I am living here. I have</p> <p>17 some expenses.</p> <p>18 Q. Okay. So let's clarify this.</p> <p>19 A. Yeah.</p> <p>20 Q. You left Iron Bridge in June of 2017?</p> <p>21 A. Yeah.</p> <p>22 Q. And had \$3,000 of cash, correct?</p> <p>23 A. Yes.</p> <p>24 Q. Was it exactly 3,000?</p> <p>25 A. Yeah, I -- it was 3,000, what I said.</p>	<p>1 filed your bankruptcy petition, how were you paying</p> <p>2 for your expenses?</p> <p>3 A. Until bankruptcy, what I have 3,000 because</p> <p>4 I had more money that comes from my past companies</p> <p>5 or past boards. I spent those monies until then.</p> <p>6 Q. I'm sorry. Could you repeat that?</p> <p>7 A. Between left from the company --</p> <p>8 Q. Right.</p> <p>9 A. -- up to October --</p> <p>10 Q. Yep.</p> <p>11 A. -- okay, I have some money which left from</p> <p>12 the company account and I spent that money.</p> <p>13 Q. Okay. And was that money in your bank</p> <p>14 account?</p> <p>15 A. Well, maybe, yeah, maybe.</p> <p>16 Q. Well, if it wasn't in your bank account,</p> <p>17 where was it?</p> <p>18 A. From company account.</p> <p>19 Q. No. If the money was not in your bank</p> <p>20 account that you spent, where was the money that you</p> <p>21 spent?</p> <p>22 A. Some with me, some with the bank. I always</p> <p>23 have money with me.</p> <p>24 Q. I know. You had \$3,000 when you left.</p> <p>25 A. Yeah, left.</p>

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<p>1 Q. Your work --</p> <p>2 A. The rest must be -- sorry.</p> <p>3 Q. You had \$3,000 when you left your --</p> <p>4 A. Yeah.</p> <p>5 Q. -- employment at Iron Bridge?</p> <p>6 A. Umm-hmm.</p> <p>7 Q. You had \$3,000 --</p> <p>8 A. October.</p> <p>9 Q. In November 29, 2017 --</p> <p>10 A. Sorry. Okay.</p> <p>11 Q. -- when you filed your bankruptcy petition?</p> <p>12 A. Yes.</p> <p>13 Q. From June --</p> <p>14 A. Yeah.</p> <p>15 Q. -- until November 29, you said you had</p> <p>16 spent money from your bank account?</p> <p>17 A. From my bank account.</p> <p>18 Q. Okay.</p> <p>19 A. And I -- maybe I had some cash also.</p> <p>20 Q. Okay. So maybe you had some other cash in</p> <p>21 addition to the 3,000?</p> <p>22 A. Before that, yes. When I left the company,</p> <p>23 maybe I had -- I don't remember what amount of cash,</p> <p>24 what amount in the bank. But some -- some of them</p> <p>25 is at the bank I know.</p>	<p>1 Q. The block?</p> <p>2 A. Right. I cannot open an account and I</p> <p>3 cannot put money in there.</p> <p>4 Q. Did any company in which you had an</p> <p>5 ownership interest still have a bank account in</p> <p>6 Turkey?</p> <p>7 A. They had, but they're working.</p> <p>8 Q. Now, do you have any bank accounts in</p> <p>9 England?</p> <p>10 A. No.</p> <p>11 Q. Did you have any bank accounts in Wales?</p> <p>12 A. No.</p> <p>13 Q. Let me back that up.</p> <p>14 Did any company in which you have a</p> <p>15 beneficial interest own any bank -- have any bank</p> <p>16 accounts in England?</p> <p>17 A. No.</p> <p>18 Q. Did any company in which you have a</p> <p>19 beneficial interest have any bank accounts in Wales?</p> <p>20 A. No.</p> <p>21 Q. Did any company in which you have a</p> <p>22 beneficial interest ever have any accounts in Malta?</p> <p>23 A. Malta can be because some of the Swiss</p> <p>24 company have some companies behind of them in Malta.</p> <p>25 Q. Some of the Swiss companies?</p>
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<p>1 Q. Okay. When you were paid by Iron Bridge --</p> <p>2 A. Yes.</p> <p>3 Q. -- were you paid by direct deposit by Iron</p> <p>4 Bridge into your account?</p> <p>5 A. Yes, to my account.</p> <p>6 Q. Okay. Did they ever pay you cash?</p> <p>7 A. I don't remember. All I remember, they</p> <p>8 paid directly, but maybe -- maybe sometimes they</p> <p>9 paid. I don't remember, it was four years ago.</p> <p>10 Q. Well, how about in the year before you</p> <p>11 filed your bankruptcy petition, did they pay you any</p> <p>12 cash?</p> <p>13 A. I don't think so. I'm not so sure, but I</p> <p>14 don't think so.</p> <p>15 Q. Did they pay you any money directly rather</p> <p>16 than through a -- through the bank account, writing</p> <p>17 you a check?</p> <p>18 A. No.</p> <p>19 Q. Before you moved to the United States, did</p> <p>20 you have any bank accounts in Turkey?</p> <p>21 A. No. Can't be.</p> <p>22 Q. Pardon me?</p> <p>23 A. Can't be.</p> <p>24 Q. Can't be?</p> <p>25 A. Because of the --</p>	<p>1 A. Yeah. That means I am not personally have</p> <p>2 an account in Malta. Maybe the companies who might</p> <p>3 have, I'm not so sure, but maybe they will have.</p> <p>4 Q. And what companies do you have in</p> <p>5 Switzerland?</p> <p>6 MR. CAMPBELL: Just objection to form,</p> <p>7 but go ahead and answer.</p> <p>8 A. Four or five companies I have there.</p> <p>9 Q. What four or five companies do you have in</p> <p>10 Switzerland?</p> <p>11 A. Please ask again.</p> <p>12 Q. What four or five companies do you have in</p> <p>13 Switzerland?</p> <p>14 A. I have companies there doing job there.</p> <p>15 Q. What are the names of the companies?</p> <p>16 A. Oh, names. I can't -- I don't remember</p> <p>17 exactly.</p> <p>18 Q. You don't remember the names of your</p> <p>19 companies?</p> <p>20 A. Yeah, yeah. There's four or five but I</p> <p>21 don't remember. But in this court case everything's</p> <p>22 into there, all the companies, everything's into</p> <p>23 there. Also the agreement which we done behind of</p> <p>24 it, all the companies there also. It is not secret,</p> <p>25 but I don't remember.</p>

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<p style="text-align: right;">Page 102</p> <p>1 Q. The four or five companies in Switzerland 2 that you have an interest in -- strike that. 3 The court case in Switzerland is over, 4 correct? 5 A. Finished, yeah. 6 Q. And when you talk about the court case, 7 that was the criminal proceeding with a related 8 civil proceeding? 9 A. That is civil -- civil case and there is 10 also a case which prosecutor opened. The 11 prosecutors work on that -- but he didn't open a 12 case against me, he decided that I am not guilty. 13 If he finds me guilty, he will take me to another 14 court, criminal court, but he didn't do it and he 15 decided that I am not guilty. 16 Q. Well, when you say he decided you are not 17 guilty, who decided? 18 A. Prosecutor decided. 19 Q. And what's his name? 20 A. Muscato (phonetic). 21 Q. Muscato? 22 A. Yes, Mr. Muscato. 23 Q. And when you say he decided you were not 24 guilty, you mean he decided not to charge you? 25 A. Not to charge me.</p>	<p style="text-align: right;">Page 104</p> <p>1 A. In Turkey, I am retired from Turkey. 2 Q. So you receive a pension from the 3 government of Turkey? 4 A. Yes, social insurance, Social Security 5 system give me every month, every -- it change every 6 time because sometimes they increase, but I remember 7 just now less than 2,000 Turkish lira or around 8 2,000 Turkish lira, that means it is \$500 per month, 9 approximately, roughly. 10 Q. Okay. 11 A. Change according to -- 12 Q. And does Turkey do it -- well, do they send 13 you a check or do they just wire it into a bank 14 account? 15 A. Yeah, they sent -- they put on -- on my 16 name to an account and I authorize somebody that in 17 Turkey they will take and use that. 18 Q. Okay. And where is that account located? 19 A. Istanbul. 20 Q. And what's the name of the financial 21 institution in which it's deposited? 22 A. I don't remember, but I can give you that. 23 Q. Okay. So you'll get me the name -- 24 A. Okay. 25 Q. -- of the bank? When I say --</p>
<p style="text-align: right;">Page 103</p> <p>1 Q. There was never a trial? 2 A. No. He didn't open a trial against me. 3 Q. Okay. 4 A. He make -- he look over the case and then 5 (indiscernible) he said you are not guilty. 6 Q. Okay. Now the four or five companies -- 7 A. Yeah. 8 Q. -- that you had in Switzerland, did they 9 have bank accounts? 10 A. They had bank accounts, but prosecutor 11 collect all the money to escrow agency. That means 12 there is no bank account now. All of them's closed. 13 Today there is none. 14 Q. Do you have any interest in any publicly 15 traded stock? Do you know what I mean by publicly 16 traded? 17 A. Yes. I don't have. 18 Q. Okay. Do you have any stock interest, 19 partnership interest -- 20 A. No. 21 Q. -- membership interest -- 22 A. No. 23 Q. -- in any nonpublic company? 24 A. No. 25 Q. Do you have a pension?</p>	<p style="text-align: right;">Page 105</p> <p>1 A. I will give you -- 2 Q. Wait, wait. When I say you'll get me the 3 name of the bank, you'll get it to Mr. Campbell -- 4 A. Okay. 5 Q. -- who will get it to me? 6 MR. CAMPBELL: I've got it. 7 A. Okay. 8 Q. The name of the bank in Turkey where your 9 monies are deposited. 10 A. Yeah. 11 Q. And who would you authorize to take money 12 out of that bank? 13 A. Okay. I will also give (indiscernible). 14 Q. No. I'm asking you who have you authorized 15 to take out -- 16 A. Maybe my daughter. I don't know. I don't 17 know. 18 Q. Well, if it's not your daughter, who is it? 19 A. I don't know. I will -- I will give you 20 information which bank and who is authorized. Okay? 21 Because it is so small amount (indiscernible). It's 22 not very important money. 23 Q. And what, does your daughter send you the 24 money? 25 A. No, it may be spent for something for my</p>

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1 needs there because --
2 Q. What needs do you have in Turkey?
3 A. Legal expenses and something like that.
4 Q. Well, I thought you weren't paying your
5 legal expenses in Turkey.
6 A. I'm not paying it, except maybe for stamp
7 duties, you understand, so some -- something, maybe
8 business. As I told you, just \$5,000 per month,
9 something like that.
10 Q. Okay. And how long have you been receiving
11 Social Security?
12 A. Maybe last ten years.
13 Q. Ten years?
14 A. Umm-hmm.
15 Q. Has it -- has it always been deposited in
16 the same bank?
17 A. It must be, yes.
18 Q. Okay. So it's been coming in to that bank
19 since you came to the United States the last four
20 years?
21 A. Sorry?
22 Q. So you've been getting about \$6,000 a
23 year --
24 A. Yeah. I never took any money because they
25 spent it. I never touch it.

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1 Q. Okay. Do you own any annuities?
2 A. No.
3 Q. Do you have any life insurance with a cash
4 value?
5 A. No. I had \$1 million.
6 Q. And that was the account that -- that was
7 the insurance policy that was utilized to fund the
8 settlement in Switzerland?
9 A. Yes.
10 Q. And who authorized using that money? Did
11 you have to authorize it?
12 A. According our agreement --
13 Q. Right.
14 A. -- which we done, escrow agency, we decided
15 the BTR side, Romania side --
16 Q. Right.
17 A. -- an escrow agency with the control of
18 prosecutor, that agency, escrow agency collect all
19 the money.
20 Q. I realize they collected it, but did you
21 have to authorize the insurance company to send them
22 the money?
23 A. Yeah, I authorize.
24 Q. Okay. Now, did you --
25 A. Not the insurance be authorized. We accept

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1 according agreement, the prosecutor can do on behalf
2 of us to collect all the money to the escrow agent.
3 Q. Okay. So the prosecutor collected it?
4 A. He did it.
5 Q. Okay. Did you have to give anything to the
6 prosecutor to enable him to get the money from
7 Credit Suisse for the insurance company policy?
8 A. We sign -- we sign an agreement with BTR
9 together and we submit this agreement to prosecutor.
10 Q. Okay. And that's all he needed to get the
11 money out of the insurance policy from --
12 A. Yeah, yeah. He will do everybody, the
13 cash, the policies and other cash annuity collect in
14 an escrow account.
15 Q. Okay. When you say he ordered everybody,
16 you mean all the banking institutions?
17 A. Right, banking institutions and all the
18 money which is blocked, all the accounts.
19 Q. And was Dominion your financial advisor at
20 that point?
21 A. Yes, they are -- yes, they were working for
22 us at that time.
23 Q. And is Dominion affiliated with Credit
24 Suisse?
25 A. Dominion, they don't have a relation with

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1 my health insurance, they are not -- this is out of
2 their (indiscernible) book.
3 Q. And when you say health insurance, do you
4 mean life insurance?
5 A. Life insurance. There is no lien in
6 Dominion. The companies they manage and those
7 companies have some sources.
8 Q. Okay. Now, when Dominion was managing your
9 financial affairs, did you have direct contact with
10 Dominion?
11 A. Yeah, sometimes.
12 Q. Did you contact them by e-mail?
13 A. No, by face-to-face.
14 Q. Face-to-face?
15 A. Yeah.
16 Q. Where was Dominion located?
17 A. At the time, they were -- they have many
18 branches, but I met them in their branch in Geneva.
19 Q. In Geneva?
20 A. In Geneva.
21 Q. Geneva?
22 A. Geneva.
23 Q. And when did you last meet them in Geneva?
24 A. I think the last time when I met them is
25 the time what we are going to sign the agreement

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<p>1 (indiscernible), same days. 2 Q. Okay. That would be the prosecutor's 3 agreement for the settlement? 4 A. Yes. The agreement which is done between 5 me and BTR, at the time I was in Geneva and at the 6 time I was (indiscernible). 7 Q. Okay. 8 A. After that I didn't saw them. 9 Q. Okay. So after 2016, you have not seen -- 10 A. No. 11 Q. -- you have not been to Dominion? 12 A. No, no, I never saw them. 13 Q. In Geneva? 14 A. No, and after that, I didn't go there. 15 That was my last trip. 16 Q. Okay. Did -- how many times a year would 17 you meet with representatives of Dominion in 18 Switzerland? 19 A. While I was in America -- 20 Q. Yeah. 21 A. -- I was -- as I remember, I saw them three 22 times or something like that. 23 Q. Okay. 24 A. That means between 2014 up to 2017, I met 25 them two or three times. Not more. Always in</p>	<p>1 Q. And how much did you pay them? 2 A. I don't remember exactly, but I paid them 3 maybe 300,000 or something. 4 Q. Do you have any financial records 5 indicating or business records indicating how much 6 you paid them? 7 A. Yeah, my -- my daughter paid them and she 8 has all the documents, what she sent them and she 9 took back those monies from those accounts. Because 10 of that we have reports. 11 Q. She took back money? 12 A. What I received at then. We had 50 13 hundred, 60 she paid. She paid 280, but she took 14 250 or something. Not -- not the exact amount, less 15 than -- she took 30,000 less than.... 16 Q. Okay. And that was in May of 2000 or in 17 March of 2017? 18 A. Yes, yes, spend the money. 19 Q. Over what period of time did she pay the 20 lawyers the \$300,000? 21 A. This case, beginning in 2014 as I remember, 22 not so sure about it, maybe 2013. From that day up 23 to then, she paid it, she paid those monies. 24 Q. So approximately 2014 to 2016, '17? 25 A. Yeah, '17 to March or something.</p>
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<p>1 Geneva. 2 Q. And when you would meet them in Geneva, 3 would anyone accompany you to the meeting? 4 A. I don't remember, maybe. I was there, but 5 I don't know who is with me. 6 Q. Do you remember going to the meeting all by 7 yourself? 8 A. No. Sometimes I was with somebody, but I 9 don't remember, maybe with my lawyers in Geneva, I 10 have some lawyers there, maybe I went with them 11 maybe. I'm not so sure. 12 Q. Okay. 13 A. I have lawyers there, a company. 14 Q. Are they -- do you have lawyers on a 15 retainer there or are these the lawyers who are -- 16 strike that. 17 Do you have lawyers on a retainer in 18 Geneva? 19 A. Yes. In this problem, I make a special 20 agreement with the company and I work only for them, 21 with them. 22 Q. What company were you working for? 23 A. Geneva Law Company. 24 Q. Geneva Law Company? 25 A. Yeah.</p>	<p>1 Q. Okay. 2 A. Less than \$300,000 as an amount. 3 Q. Was your daughter obligated to make those 4 payments -- 5 A. No. 6 Q. -- or did she just do it? 7 A. I asked help from her. She did it because 8 she knows that at (indiscernible), I will take some 9 money and I will pay it back and I did it. I think 10 I have -- 11 Q. So you paid her back with your money? 12 A. Yes, only I didn't pay her 250,000 less, 13 because at that time, we calculate that amount, 250, 14 60 something because he checked last two years 15 period, but in the court in UK, he asked all the 16 files from bank, he check only two years, but before 17 two years, he find one more payment, 30. Because of 18 that she didn't receive. She understands later on 19 that she paid 30,000 more because of UK case. 20 Q. Okay. 21 A. UK case, they ask the documents and she 22 checked the documents. He told me that 30,000 is 23 less. I said that one day I have I will pay also 24 that. 25 Q. Okay. Was there a loan agreement between</p>

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<p>1 you and your daughter --</p> <p>2 A. No, no.</p> <p>3 Q. -- was there anything in writing where</p> <p>4 you --</p> <p>5 A. No.</p> <p>6 Q. -- agreed to pay her back?</p> <p>7 A. Verbally, yes.</p> <p>8 Q. Verbally?</p> <p>9 A. Yes. In our country, according to our</p> <p>10 (indiscernible) or according to family basis,</p> <p>11 written things cannot be done inside the family.</p> <p>12 This is -- this is our culture. We never do it.</p> <p>13 Nobody do it. I know it is strange for you, but in</p> <p>14 our country, just like that.</p> <p>15 Q. Did you ever send your daughter an e-mail</p> <p>16 saying please pay my legal fees?</p> <p>17 A. I called. I never used -- as I told you, I</p> <p>18 am not typing, I can't. I call him and I tell him</p> <p>19 to do it.</p> <p>20 Q. No, who did you call?</p> <p>21 A. My daughter.</p> <p>22 MR. CAMPBELL: He uses him sometimes</p> <p>23 when he means her.</p> <p>24 MR. ATKINSON: Okay.</p> <p>25 MR. CAMPBELL: Yes.</p>	<p>1 A. Yeah.</p> <p>2 Q. Well, when -- in the time between</p> <p>3 meetings --</p> <p>4 A. Yes.</p> <p>5 Q. -- the two or three times that you met with</p> <p>6 them, during that -- when you weren't meeting with</p> <p>7 them, was someone else ever meeting with them on</p> <p>8 your behalf?</p> <p>9 A. Yeah, somebody always, but I don't remember</p> <p>10 who, what and when or which time. I don't remember.</p> <p>11 Q. Well, who would you authorize to discuss</p> <p>12 your financial affairs with at Dominion?</p> <p>13 A. One of colleagues, one of my colleagues,</p> <p>14 Mr. Bora.</p> <p>15 Q. B-O-R-A?</p> <p>16 A. B-O-R-A, Özerman, O-Z-E-R-M-A-N, Özerman.</p> <p>17 Q. Okay. So it's O-Z-E-R-M-A-N?</p> <p>18 A. M-A-N, yeah, yeah.</p> <p>19 Q. Okay. And who is Bora Özerman?</p> <p>20 A. He was my old worker, he worked with me</p> <p>21 when I was at management of the companies. Then</p> <p>22 they establish a company with the friends as a</p> <p>23 consultant company. He had me whenever I need as a</p> <p>24 company, but personally also, same thing. He's the</p> <p>25 guy in UK prosecutor who is -- who has the UK case.</p>
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<p>1 BY MR. ATKINSON:</p> <p>2 Q. Okay. So you called your daughter and said</p> <p>3 pay my legal fees?</p> <p>4 A. And sometimes she comes here. I also told</p> <p>5 her verbally here. She comes to visit me every</p> <p>6 twice, two, three --</p> <p>7 Q. Twice a year?</p> <p>8 A. Sometimes twice, sometimes three times, but</p> <p>9 every year he comes once. We generally talk by</p> <p>10 face-to-face. We make our strategy together.</p> <p>11 Q. Do you ever do any Facetime with her on</p> <p>12 your phone?</p> <p>13 A. No. If I say -- if I say that I don't use</p> <p>14 any Face time, maybe you cannot understand, but it's</p> <p>15 not my thing.</p> <p>16 Q. Okay. Other than meeting with the people</p> <p>17 at Dominion, I think you said two or three times --</p> <p>18 A. Yes.</p> <p>19 Q. -- in Geneva, did anyone on your behalf</p> <p>20 meet people -- meet the financial advisors at</p> <p>21 Dominion in Geneva?</p> <p>22 A. I met them three or four times. Sometimes</p> <p>23 I am with my lawyers. I don't remember who attended</p> <p>24 to me because this is a long time ago.</p> <p>25 Q. Understood.</p>	<p>1 Q. He's been released in the UK?</p> <p>2 A. Yeah, released in the UK case, but as I</p> <p>3 know, now it is finished now, he's --</p> <p>4 Q. Okay. So you authorized Mr. Özerman to --</p> <p>5 A. Not authorized. Authorize means you must</p> <p>6 give a document. No. Verbally I ask him to pull</p> <p>7 over. He's not authorized, he cannot sign, he</p> <p>8 cannot order, you understand, he informed me. He</p> <p>9 told me, he called me and asked what is my idea --</p> <p>10 Q. Okay.</p> <p>11 A. -- then he will tell my idea to them, then</p> <p>12 they prepare a paper if they need. Okay. And then</p> <p>13 I come, I sign it.</p> <p>14 Q. Okay. So you would sign it only --</p> <p>15 A. He's consultant me, he is not authorized,</p> <p>16 authorized is different.</p> <p>17 Q. Okay. So he was your consultant?</p> <p>18 A. Yeah, not authorized.</p> <p>19 Q. Okay. And as your consultant, was he able</p> <p>20 to direct Dominion to do anything?</p> <p>21 A. No, he's not authorized to order anything</p> <p>22 to them.</p> <p>23 Q. Was he authorized -- strike that.</p> <p>24 Was he authorized to direct NWT to do</p> <p>25 anything?</p>

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<p style="text-align: right;">Page 118</p> <p>1 A. No.</p> <p>2 Q. Was he ever authorized to do anything on</p> <p>3 behalf of any company in which you had an interest?</p> <p>4 A. No.</p> <p>5 Q. Did he ever send you e-mails as to what he</p> <p>6 was doing?</p> <p>7 A. No, no. By phone.</p> <p>8 Q. Now, you have a trust, a Lichtenstein trust</p> <p>9 according to your petition?</p> <p>10 A. Yes.</p> <p>11 Q. Is that the Tempest Foundation?</p> <p>12 A. Tempest, one of the companies Tempest,</p> <p>13 yeah.</p> <p>14 Q. Okay. And my understanding is that in</p> <p>15 Lichtenstein --</p> <p>16 A. Yeah.</p> <p>17 Q. -- a trust is known as a foundation; is</p> <p>18 that correct?</p> <p>19 A. Yes.</p> <p>20 Q. Okay. And when did you establish Tempest?</p> <p>21 A. I don't remember. More than -- more than</p> <p>22 seven, six, maybe eight years ago maybe, I don't</p> <p>23 know. I don't remember exactly.</p> <p>24 Q. And you were the founder of Tempest,</p> <p>25 correct?</p>	<p style="text-align: right;">Page 120</p> <p>1 (indiscernible), but I don't remember and it must be</p> <p>2 very minimum amount. It does not work, it is a</p> <p>3 existing company let us say.</p> <p>4 Q. Okay. So what does Tempest -- what did</p> <p>5 Tempest do?</p> <p>6 A. That they propose me to establish a</p> <p>7 foundation because (indiscernible) these are the</p> <p>8 companies, Tempest can be the head of those things,</p> <p>9 okay. You will be here, these companies. You</p> <p>10 understand? They put steps there.</p> <p>11 Q. Okay. So where did Tempest do its banking?</p> <p>12 A. I don't -- it must be Dominion's hand. Any</p> <p>13 bank, maybe they took a bank account. I don't</p> <p>14 remember. Because this company never vote, this is</p> <p>15 an umbrella company let us say.</p> <p>16 Q. Okay.</p> <p>17 A. Okay? Maybe they have account, maybe they</p> <p>18 don't have, but if they are account, Dominion</p> <p>19 managed those accounts.</p> <p>20 Q. Okay.</p> <p>21 A. All the things in Switzerland managed by</p> <p>22 those companies.</p> <p>23 Q. Okay. Well, this was a Lichtenstein trust.</p> <p>24 Was its bank accounts in Switzerland?</p> <p>25 A. If there is an account, it must be there,</p>
<p style="text-align: right;">Page 119</p> <p>1 A. Yes.</p> <p>2 Q. And you were also the beneficial owner of</p> <p>3 Tempest?</p> <p>4 A. Yes.</p> <p>5 Q. And did someone manage Tempest for you in</p> <p>6 Lichtenstein?</p> <p>7 A. Same company, same company.</p> <p>8 Q. Dominion?</p> <p>9 A. Yeah.</p> <p>10 Q. And why did you form Tempest?</p> <p>11 A. They advised me to establish a foundation</p> <p>12 there, but we didn't do anything that I think it is</p> <p>13 established and it has not worked. There is no --</p> <p>14 nothing done in there.</p> <p>15 Q. Who advised you to start a foundation?</p> <p>16 A. I think Dominion or NYT before. I don't</p> <p>17 know which one.</p> <p>18 Q. And just so we're clear, when you say NYT,</p> <p>19 you mean NWT?</p> <p>20 A. NWT, yes. Well, I don't know which one,</p> <p>21 but one of them.</p> <p>22 Q. Okay. And what was Tempest originally</p> <p>23 funded with? What were its assets?</p> <p>24 A. No assets. Only if there is a bank</p> <p>25 account, maybe there is a bank account</p>	<p style="text-align: right;">Page 121</p> <p>1 but I don't know. I don't remember.</p> <p>2 Q. Okay. Did you get records of the Tempest</p> <p>3 account?</p> <p>4 A. No, no.</p> <p>5 Q. Did you ever ask for records of the bank</p> <p>6 account?</p> <p>7 A. When I visit them, they will show me some</p> <p>8 papers and they will throw it later. Okay? I never</p> <p>9 collect any account.</p> <p>10 Q. When you say when you visited them, you</p> <p>11 mean when you visited Credit Suisse --</p> <p>12 A. No, no.</p> <p>13 Q. -- in Geneva?</p> <p>14 A. In -- no, not Credit Suisse, I'm talking</p> <p>15 about Dominion.</p> <p>16 Q. Okay. When you visited Dominion in</p> <p>17 Geneva --</p> <p>18 A. Yeah.</p> <p>19 Q. -- they would show you the documents?</p> <p>20 A. The documents. I never took it because it</p> <p>21 is not -- if you took it in Turkey, if you</p> <p>22 understand what I mean, the (indiscernible)</p> <p>23 otherwise, it would be a problem.</p> <p>24 Q. Did you have any individual bank accounts</p> <p>25 in Switzerland?</p>

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<p>1 A. For my name?</p> <p>2 Q. Yes.</p> <p>3 A. No.</p> <p>4 Q. In the last ten years, have you had any</p> <p>5 individual accounts in Lichtenstein?</p> <p>6 A. No.</p> <p>7 Q. Have you had any individual accounts in the</p> <p>8 Cayman Islands?</p> <p>9 A. No. Only individual account is my life</p> <p>10 insurance; the other things, all the company, not</p> <p>11 personally.</p> <p>12 Q. Okay. So when you earned money, it just</p> <p>13 stayed in the company's bank account?</p> <p>14 A. Yes.</p> <p>15 Q. From the period November 29, 2013 to</p> <p>16 November 29, 2017, did you have any monies deposited</p> <p>17 into your business, your company accounts</p> <p>18 that belonged -- the monies that belonged to you?</p> <p>19 A. Can you say date again?</p> <p>20 Q. From November 29, 2013 --</p> <p>21 A. Umm-hmm, 2013.</p> <p>22 Q. -- to November 29, 2017.</p> <p>23 A. Oh.</p> <p>24 Q. In those four years?</p> <p>25 A. No.</p>	<p>1 Q. So from November 29, 2007 and the time you</p> <p>2 came to the United States --</p> <p>3 A. 2014 you mean.</p> <p>4 Q. No, from November 200 -- November 29, 2007</p> <p>5 until May 2014 when you came to the United States,</p> <p>6 did you have any bank accounts, individual bank</p> <p>7 accounts in Turkey?</p> <p>8 A. No.</p> <p>9 Q. Did you have any company accounts in Turkey</p> <p>10 that had any money?</p> <p>11 A. Yes, but those companies are not mine after</p> <p>12 2001.</p> <p>13 Q. Then why would you put your money into</p> <p>14 those companies?</p> <p>15 A. Not my money. The company has money. I</p> <p>16 don't have any money, no.</p> <p>17 Q. Okay. So from 2007 until you moved to the</p> <p>18 United States and started working for Iron Bridge,</p> <p>19 did you earn any money?</p> <p>20 A. From the companies whom I manage, I take</p> <p>21 money --</p> <p>22 Q. Okay.</p> <p>23 A. -- salary basis.</p> <p>24 Q. And where did you deposit it?</p> <p>25 A. I use it. I don't have bank account</p>
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<p>1 Q. In those four years, did you have any money</p> <p>2 on deposit in those company accounts?</p> <p>3 A. No, personally, no.</p> <p>4 Q. You say all the money you received went</p> <p>5 into company accounts?</p> <p>6 A. Yes.</p> <p>7 Q. Okay. So you did not receive any money</p> <p>8 from 2013, November 2013 to November 29, 2017?</p> <p>9 A. No.</p> <p>10 Q. What about in the period November 29,</p> <p>11 2007 --</p> <p>12 A. 2007.</p> <p>13 Q. -- 2007 to November 29, 2017, did you have</p> <p>14 any money that belonged to you deposited in any of</p> <p>15 your company bank accounts?</p> <p>16 A. No.</p> <p>17 Q. So from November 29, 2007 to November 29,</p> <p>18 2017, you didn't have any money in any of your</p> <p>19 company accounts, correct?</p> <p>20 A. No.</p> <p>21 Q. And did you have any bank accounts</p> <p>22 personally in any country anywhere in the world --</p> <p>23 A. In America, yes.</p> <p>24 Q. -- other than in Turkey and in America?</p> <p>25 A. No. Only America I had the account.</p>	<p>1 because I cannot open bank account. I take it and I</p> <p>2 spend it.</p> <p>3 Q. So the companies that you were working for?</p> <p>4 A. Yeah.</p> <p>5 Q. Did they pay you in cash?</p> <p>6 A. Yes.</p> <p>7 Q. Do you have a record of the cash payments</p> <p>8 that you received from November 29, 2013 until you</p> <p>9 moved to the United States in May of 2014?</p> <p>10 A. I don't have any bank account.</p> <p>11 Q. No. Do you have any records of how much</p> <p>12 cash you were receiving?</p> <p>13 A. Oh, no, I don't have.</p> <p>14 Q. Is there income tax paid in Turkey?</p> <p>15 A. Yes.</p> <p>16 Q. Do you have to report cash that you</p> <p>17 received even (overtalking).</p> <p>18 A. If I have cash, I must report it.</p> <p>19 Q. Did you file tax returns in Turkey?</p> <p>20 A. I don't remember. Maybe I didn't or maybe</p> <p>21 my people did.</p> <p>22 Q. Where -- who were your people?</p> <p>23 A. People means the company, employees who</p> <p>24 works for me.</p> <p>25 Q. Would they have filed your individual bank</p>

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<p>1 account -- strike that -- your individual tax 2 returns? 3 A. If I am obliged to do it, they must do it 4 there for me, but I don't remember exactly what I 5 did. 6 Q. Wouldn't you have to sign the returns? 7 A. I don't remember. 8 Q. Well, in Turkey, do people have to sign tax 9 returns? 10 A. Well, I think your people can do it on 11 behalf of you. You are not -- the company people 12 can do it on behalf of you I think. You don't need 13 to sign those. If the company pays you some money, 14 they can do it for you. 15 Q. So am I correct in saying -- 16 A. Maybe I didn't take money. I don't 17 remember. Personally, I don't remember. But my 18 daily uses is I spend it. Okay. If you ask me to 19 take money, I don't remember, but my needs is done 20 by them because I am working for them. 21 Q. Your need is done by them? 22 A. Yes. 23 Q. So the company paid all of your expenses? 24 A. Yeah, which is need -- the company, not -- 25 not, example, travel expenses, other expenses. I</p>	<p>1 A. Yes. 2 Q. And do you recall how much you were making 3 from the companies in Turkey? 4 A. No, there was no amount, which because I 5 tried to take those companies back. I am not 6 working on a salary base, I am spending effort. 7 Q. Okay. Then how did you support yourself? 8 A. They are paying all my expenses. 9 Q. So if you went to a restaurant for 10 dinner -- 11 A. Right, they paid, everything was paid. 12 Q. -- was it on a credit card? 13 A. Or they can pay from the company directly. 14 Q. Well, when you go into a restaurant -- I'm 15 just using an example. 16 A. Okay. 17 Q. When you go into a restaurant -- 18 A. Yes. 19 Q. -- you order a meal, right? 20 A. Yes. 21 Q. At the end of the meal, you have to pay for 22 the meal? 23 A. Yes. 24 Q. Okay. How would the company pay for that 25 meal?</p>
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<p>1 never use cash, that was if I need cash for my 2 personal use. 3 Q. Okay. Well, for instance, if you were 4 going to fly on an airplane -- 5 A. Then they would buy ticket and everything. 6 Q. They bought the ticket for you? 7 A. Right. Hotel expenses, everything done by 8 them. 9 MR. CAMPBELL: I believe it's a good 10 time to take a break soon. What do you think? 11 MR. ABRAMOWITZ: Why don't we -- why 12 don't we just finish Schedule A/B -- 13 MR. CAMPBELL: Okay. Whatever you 14 think. 15 MR. ATKINSON: Which we're almost done 16 with anyway. 17 MR. CAMPBELL: Okay. Are you good? 18 All right. 19 BY MR. ATKINSON: 20 Q. So between the time from 2007 until the 21 time you came to the United States, did you have a 22 bank account in Turkey? 23 A. No. 24 Q. And if you were paid, you were paid in 25 cash, correct?</p>	<p>1 A. We are one of the biggest company. When 2 they make a regimen for a restaurant, generally I am 3 the (indiscernible) and I bill this, they sent the 4 bill around to the company only to pay at the same 5 time because I am not going alone. 6 Q. Okay. So if you weren't going out on a 7 business function with members of the company -- 8 A. Yeah. 9 Q. -- you didn't go to restaurants? 10 A. Personally you mean? 11 Q. Yes. 12 A. Yeah, sometimes I paid cash. 13 Q. Okay. And that was the cash that the 14 companies gave you? 15 A. Yeah. 16 Q. Okay. Now, since the companies were under 17 the -- I'll use the word "control," they were 18 blocked, did the government care how much cash you 19 paid yourself? 20 A. No, they are not asking. 21 MR. CAMPBELL: Just objection to the 22 form of that question, but he answered. I 23 understand the answer. 24 BY MR. ATKINSON: 25 Q. Did anyone ever complain about how much</p>

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<p>1 cash you were taking out?</p> <p>2 A. Trust me, those companies was mine and they</p> <p>3 give me a chance to bring them back. And I never</p> <p>4 ask any money for myself. I work for them to take</p> <p>5 my companies back.</p> <p>6 Q. I understand.</p> <p>7 A. That was that kind of relation.</p> <p>8 Q. I understand that.</p> <p>9 But you said you took cash out of the</p> <p>10 companies.</p> <p>11 A. (Indiscernible).</p> <p>12 Q. What I was asking you --</p> <p>13 A. Yeah.</p> <p>14 Q. -- did the government ever complain --</p> <p>15 A. No.</p> <p>16 Q. -- about the cash?</p> <p>17 A. No, they trust us and they believe that</p> <p>18 they -- they control a big way, you understand, they</p> <p>19 are not into the details.</p> <p>20 Q. Okay. Other than the bank account at Bank</p> <p>21 of America --</p> <p>22 A. Umm-hmm.</p> <p>23 Q. -- which you sent me records from --</p> <p>24 A. Yes.</p> <p>25 Q. -- that I subpoenaed, have you had any</p>	<p>1 A. Yes.</p> <p>2 Q. Okay?</p> <p>3 Now that you don't have a company car, when</p> <p>4 you are needing to drive someplace and you don't use</p> <p>5 the 2006 Cadillac the two or three times a month,</p> <p>6 what car do you drive?</p> <p>7 A. Until I left from company, for my personal</p> <p>8 use --</p> <p>9 Q. Yep.</p> <p>10 A. -- I used Cadillac around my home.</p> <p>11 Q. Okay.</p> <p>12 A. Okay. Then I need to go somewhere else, my</p> <p>13 son pick.</p> <p>14 Q. Okay. Your son drives you?</p> <p>15 A. Yeah.</p> <p>16 Q. Okay.</p> <p>17 A. I don't rent so far.</p> <p>18 Q. Okay. So you don't have the use of another</p> <p>19 car right now --</p> <p>20 A. No.</p> <p>21 Q. -- other than your Cadillac?</p> <p>22 A. No.</p> <p>23 Q. Now, there was some testimony regarding</p> <p>24 Dominion this morning and you said you met with them</p> <p>25 two or three times?</p>
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<p>1 other bank accounts in the United States?</p> <p>2 A. Before Bank of America, I had another bank.</p> <p>3 Then it is closed and I transferred this bank.</p> <p>4 Q. What was the name of that bank?</p> <p>5 A. I don't remember. It is not very big one.</p> <p>6 It's a small bank.</p> <p>7 Q. I'm going to ask you to get me the name of</p> <p>8 that bank.</p> <p>9 A. Okay. I will send my lawyer the name and</p> <p>10 the time when I used that bank.</p> <p>11 Q. And the account number, please.</p> <p>12 A. Okay. I will do.</p> <p>13 MR. CAMPBELL: I got it.</p> <p>14 MR. ATKINSON: Now would be a good</p> <p>15 time to stop.</p> <p>16 MR. CAMPBELL: Sounds good.</p> <p>17 MR. ATKINSON: Thank you.</p> <p>18 (Discussion off the record.)</p> <p>19 (Luncheon recess.)</p> <p>20 MR. ATKINSON: Okay. This is the</p> <p>21 first meeting of creditors of Kamuran Cortuck. It is</p> <p>22 now 1:35. It's a continuation on from this morning.</p> <p>23 We took a break for about 50 minutes.</p> <p>24 BY MR. ATKINSON:</p> <p>25 Q. Mr. Cortuck, you're still under oath.</p>	<p>1 A. As I remember.</p> <p>2 Q. And you don't have any e-mails directly to</p> <p>3 them, correct?</p> <p>4 Did you pose questions to your daughter to</p> <p>5 ask of Dominion?</p> <p>6 MR. CAMPBELL: Objection to form, but</p> <p>7 answer the best you can.</p> <p>8 A. My -- I use my friend what I mentioned you.</p> <p>9 He makes these things.</p> <p>10 Q. Bora Özerman?</p> <p>11 A. Yeah. (Indiscernible).</p> <p>12 Q. So he would make the inquiries. If you had</p> <p>13 something you wanted to say to Dominion --</p> <p>14 A. He would --</p> <p>15 Q. -- you would communicate it to Mr. Özerman</p> <p>16 who would communicate it to Dominion; is that</p> <p>17 correct?</p> <p>18 A. Yeah, yes.</p> <p>19 Q. Okay. And then Mr. -- Dominion would</p> <p>20 communicate with Mr. Özerman?</p> <p>21 A. Yes.</p> <p>22 Q. And he would communicate with you?</p> <p>23 A. Yes.</p> <p>24 Q. Were the communications between Dominion</p> <p>25 and Mr. Özerman by e-mail?</p>

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<p>1 A. I have no idea.</p> <p>2 Q. Well, Credit Suisse is -- was located in</p> <p>3 Geneva, correct?</p> <p>4 A. Yes.</p> <p>5 Q. And was Mr. Özerman in Istanbul?</p> <p>6 A. Credit Suisse Özerman have never had any.</p> <p>7 Q. I'm sorry. Dominion -- I misspoke.</p> <p>8 Dominion was located in Geneva; is that correct?</p> <p>9 A. Yes, yes.</p> <p>10 Q. And Mr. Özerman was located in Istanbul?</p> <p>11 A. Yes.</p> <p>12 Q. Okay. Do you know whether or not</p> <p>13 Mr. Özerman communicated with Dominion by e-mail?</p> <p>14 A. I don't know.</p> <p>15 Q. Did Mr. Özerman ever provide you with</p> <p>16 copies of any e-mails that he had with Dominion?</p> <p>17 A. No. He would inform me what is the result</p> <p>18 of it.</p> <p>19 Q. He would just tell you by telephone?</p> <p>20 A. Yeah, yeah, by phone.</p> <p>21 Q. Or on occasion you met him?</p> <p>22 A. Or sometimes I met him.</p> <p>23 Q. Now, how many times a year would you go</p> <p>24 back to Turkey?</p> <p>25 A. Last -- last three or four years, I never</p>	<p>1 Q. -- did you communicate directly with the</p> <p>2 directors of Tempest?</p> <p>3 A. No.</p> <p>4 Q. Did Mr. Özerman -- strike that.</p> <p>5 Did you ask Mr. Özerman to contact the</p> <p>6 directors of Tempest?</p> <p>7 A. I don't remember, but we never used</p> <p>8 Tempest. Tempest is only an umbrella company.</p> <p>9 Q. Okay.</p> <p>10 A. I don't think it is needed. I don't</p> <p>11 remember, but...</p> <p>12 Q. Tempest did have bank accounts; is that</p> <p>13 correct?</p> <p>14 A. Maybe. I don't know, maybe they don't</p> <p>15 have. Because it's an umbrella company. I don't</p> <p>16 know why they established it and I don't know if we</p> <p>17 use it -- if we use it or not. I think we don't use</p> <p>18 it yet.</p> <p>19 Q. You don't use it yet?</p> <p>20 A. I don't think. At that time, no. It is</p> <p>21 also in hand of prosecutor, it is its own system.</p> <p>22 Q. Right.</p> <p>23 A. All the companies is under hand of</p> <p>24 prosecutor. Okay?</p> <p>25 Q. Okay. When you say in the hands of the</p>
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<p>1 went, but they -- I met them in Switzerland also</p> <p>2 when I over there.</p> <p>3 Q. Okay. So you've never gone back to visit</p> <p>4 your daughter?</p> <p>5 A. No, no, daughter is coming here.</p> <p>6 Q. Your daughter, she comes here?</p> <p>7 A. Yeah.</p> <p>8 Q. How old is Yisim?</p> <p>9 A. Yisim is born in 1977. That means 40.</p> <p>10 Q. 41.</p> <p>11 A. 41.</p> <p>12 Q. Well, she's 40 or she's 41 depending on</p> <p>13 when her birthday is?</p> <p>14 A. (Indiscernible).</p> <p>15 Q. Depending on when her birthday is.</p> <p>16 A. Yeah, she's 7 -- 41 now.</p> <p>17 Q. Okay.</p> <p>18 A. January was her birthday.</p> <p>19 MR. CAMPBELL: Yeah, it's on.</p> <p>20 Q. Now, so was Bora Özerman the only one who</p> <p>21 would contact Dominion on your behalf?</p> <p>22 A. Yes.</p> <p>23 Q. Okay. Now, with regard to the Lichtenstein</p> <p>24 trust, we'll call it the foundation, Tempest --</p> <p>25 A. Yeah.</p>	<p>1 prosecutor, you're talking about the Swiss</p> <p>2 prosecutor?</p> <p>3 A. The Swiss prosecutor.</p> <p>4 Q. Okay. But the Swiss prosecutor isn't</p> <p>5 involved with any of the companies any longer; is</p> <p>6 that correct?</p> <p>7 A. Can you ask again?</p> <p>8 Q. The Swiss prosecutor --</p> <p>9 A. Yeah.</p> <p>10 Q. -- is no longer involved with any of the</p> <p>11 companies --</p> <p>12 A. Yes.</p> <p>13 Q. -- anymore, is he?</p> <p>14 A. Yes.</p> <p>15 Q. Why is he involved with the companies</p> <p>16 still?</p> <p>17 A. He's not anymore. It is finished.</p> <p>18 Q. Okay.</p> <p>19 A. He finished the agreement, the money is</p> <p>20 taken and sent everybody.</p> <p>21 Q. Okay.</p> <p>22 A. And now -- and also Dominion left from the</p> <p>23 companies. Today the companies is nonsense.</p> <p>24 Q. Okay. Did you know Mr. Zindel?</p> <p>25 A. Zindel?</p>

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USBC, District of NJ
No. 17-34019-CMG

In re Kamuran Cortuck, Debtor
Rule 341(a) Hearing

Monday
April 30, 2018

<p style="text-align: right;">Page 138</p> <p>1 Q. Z-I-N-D-E-L.</p> <p>2 A. I don't remember. Who is?</p> <p>3 Q. Okay. Did you ever speak with Yisim to ask</p> <p>4 her to contact Dominion on your behalf?</p> <p>5 A. Zindel.</p> <p>6 Q. No, did you ever ask your daughter Yisim --</p> <p>7 A. Okay.</p> <p>8 Q. -- to contact Dominion on your behalf to</p> <p>9 discuss Tempest?</p> <p>10 A. No, I don't think so. I don't remember,</p> <p>11 but I don't think so.</p> <p>12 Q. Did you ever authorize Yisim to act on your</p> <p>13 behalf to discuss any of your companies with</p> <p>14 Dominion?</p> <p>15 A. No.</p> <p>16 Q. Did Yisim ever contact you by telephone or</p> <p>17 by e-mail to advise you of recommendations that</p> <p>18 Dominion made to her? Strike that. Let me rephrase</p> <p>19 that.</p> <p>20 Did Yisim ever contact you by writing,</p> <p>21 e-mail, in person or by telephone to advise you of</p> <p>22 recommendations that Dominion made regarding your</p> <p>23 financial affairs?</p> <p>24 A. My financial affairs?</p> <p>25 Q. Yeah.</p>	<p style="text-align: right;">Page 140</p> <p>1 Q. -- correct?</p> <p>2 A. Here, yes.</p> <p>3 Q. Okay. Is there a separate agreement about</p> <p>4 the appeal?</p> <p>5 A. No, he's my lawyer here, maybe -- I don't</p> <p>6 think if we have some additional -- I don't</p> <p>7 remember.</p> <p>8 Q. Has anyone made payments to him on your</p> <p>9 behalf, for the services he's rendering to you?</p> <p>10 A. No. My daughter at the beginning paid as</p> <p>11 you know and then I didn't pay anything.</p> <p>12 Q. I know you haven't paid anything for the</p> <p>13 bankruptcy.</p> <p>14 A. No.</p> <p>15 Q. I'm asking about for this -- Mr. Campbell</p> <p>16 and his law firm are representing you in things that</p> <p>17 were not the original bankruptcy petition?</p> <p>18 A. Yes.</p> <p>19 Q. Is your daughter paying him for that?</p> <p>20 A. First of all, I must remember that I don't</p> <p>21 have an agreement or not with him. But I don't</p> <p>22 remember if I don't have an agreement or not. My</p> <p>23 daughter has agreement with him --</p> <p>24 Q. Okay.</p> <p>25 A. -- for his needs and he's paying for it. I</p>
<p style="text-align: right;">Page 139</p> <p>1 A. No.</p> <p>2 Q. Did Yisim ever contact you by writing, by</p> <p>3 e-mail, by telephone or in person to advise you of</p> <p>4 any recommendations that Dominion had made regarding</p> <p>5 any of the companies in which you had an interest?</p> <p>6 A. No.</p> <p>7 Q. Now, Tempest -- well, I'll strike that.</p> <p>8 We'll get back to that.</p> <p>9 Regarding what has been going on here in</p> <p>10 this bankruptcy, do you have a new retainer</p> <p>11 agreement with Mr. Campbell's law firm for all of</p> <p>12 the work it's doing for you postpetition? By</p> <p>13 postpetition, I mean after you filed your</p> <p>14 bankruptcy.</p> <p>15 A. I think maybe -- I know this whole</p> <p>16 bankruptcy, I made an agreement. But --</p> <p>17 Q. Yes.</p> <p>18 A. -- I don't remember --</p> <p>19 MR. CAMPBELL: If you don't remember,</p> <p>20 you don't remember.</p> <p>21 A. I don't remember, do I have something more</p> <p>22 or not. Maybe, I don't know.</p> <p>23 Q. Okay. Well, he's representing you in</p> <p>24 appeal --</p> <p>25 A. Yeah.</p>	<p style="text-align: right;">Page 141</p> <p>1 know that. But that covers me or not, I don't</p> <p>2 remember. I don't know.</p> <p>3 Q. Okay.</p> <p>4 A. I don't have -- I don't find any link that</p> <p>5 he must also pay additional money for him for my</p> <p>6 case.</p> <p>7 Q. Okay. Does your son, Sirkan --</p> <p>8 A. Yeah.</p> <p>9 Q. -- is he paying any legal fees for you</p> <p>10 after the bankruptcy petition was filed for the work</p> <p>11 that Mr. Campbell is doing for you?</p> <p>12 A. No.</p> <p>13 Q. Do you have any agreement with Yisim that</p> <p>14 she will pay for your legal fees postpetition? By</p> <p>15 postpetition, I mean after November 29.</p> <p>16 A. I don't have an agreement.</p> <p>17 Q. Okay.</p> <p>18 A. At the beginning, he asked me some amount,</p> <p>19 I don't have amount and I ask for and she sent it.</p> <p>20 That's all.</p> <p>21 Q. Okay. And do you have any agreement with</p> <p>22 Sirkan that he is going to pay for your legal fees</p> <p>23 for all the matters that are associated with this</p> <p>24 bankruptcy that have occurred after the November 29</p> <p>25 date?</p>

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<p style="text-align: right;">Page 142</p> <p>1 A. I don't have any agreements with my son. 2 Q. Okay. And, Mr. Cortuk, at the time in 3 December when you filed your original schedules, you 4 listed no secured creditors. Do you know what a 5 secured creditor is? 6 A. No. 7 Q. Okay. A secured creditor would be a 8 financial institution, usually maybe a bank that has 9 a lien on something that you own. For instance, if 10 you owned real property, and you owned the bank 11 money and they had a mortgage on your property, that 12 would be a secured creditor. 13 A. I don't have it. 14 Q. You don't have it. 15 And you filed an amendment to your petition 16 on April 27, 2018 and that didn't change; is that 17 correct? 18 A. Yes. 19 Q. Okay. Now, you also at the time you filed 20 your petition in bankruptcy listed in Schedule E/F: 21 Creditors Who Have Unsecured Claim, and you listed 22 the Internal Revenue Service and the amount was 23 unknown. What did you think you owed the Internal 24 Revenue Service? 25 A. I'm sorry. I don't understand your</p>	<p style="text-align: right;">Page 144</p> <p>1 don't know. Maybe -- because I left the company in 2 middle of the season -- 3 Q. Umm-hmm. 4 A. -- and after that, maybe it is not 5 finalized yet, the documentation maybe, because of I 6 put it and I don't know when it comes or not. 7 Q. Okay. Did you file your 2017 income tax 8 return with the Internal Revenue Service? 9 A. I think we asked extension for it I think. 10 Q. Okay. 11 A. We filed for an extension as I remember. 12 Q. Could you send me a copy of the extension, 13 please? 14 And do you expect to receive a refund for 15 the year 2017? 16 A. I don't think so. 17 Q. Okay. Do you understand if there is a 18 refund for 2017, that it's an asset of this 19 bankruptcy and you have to let me know about it? 20 A. Yes. 21 Q. And you have to amend your petition to 22 include it? 23 A. If I have, I must, I inform you. 24 Q. Okay. And if you file -- when you -- not 25 if. When you file your 2017 income tax return,</p>
<p style="text-align: right;">Page 143</p> <p>1 question. 2 Q. Okay. You've listed the Internal Revenue 3 Service -- 4 A. Yeah. 5 Q. -- as being owed money, you checked the box 6 taxes and certain other debts you owe to the 7 government and the amount you put down as unknown. 8 What taxes do you owe? 9 MR. CAMPBELL: Objection. 10 A. After I left last year from the company -- 11 Q. Yeah. 12 A. -- I think after that only a tax can appeal 13 or not. I don't know it. Maybe because of the 14 (indiscernible) said we don't know it 15 (indiscernible) the picture. 16 Q. Okay. So do you believe that you owe money 17 to the Internal Revenue Service? 18 A. No, I don't think so. 19 Q. Okay. And in your schedule -- you didn't 20 delete them on your list when you -- on your 21 Schedule E/F when you refiled -- not refiled -- 22 excuse me -- you amended your petition on 23 April 27th, you still listed them. Why did you 24 still list them? 25 A. Maybe my tax issue did not finalize yet. I</p>	<p style="text-align: right;">Page 145</p> <p>1 please send a copy to me. Okay? 2 On the next page, you've listed State of 3 New Jersey Division of Taxation and the notations 4 are the same as for the IRS. Do you believe you owe 5 any money to the State of New Jersey Division of 6 Taxation? 7 A. I don't think so. 8 Q. Okay. And did you get an extension for 9 filing your New Jersey federal income tax -- not 10 federal -- New Jersey state income tax return? 11 A. I don't know, but I must ask my people who 12 is doing my report about it. Maybe they ask 13 extension at the same time for the other money. Do 14 you know what I mean? 15 Q. Okay. Now, who are you people? 16 A. My son is checking these details. He's 17 doing for me. 18 Q. Okay. Do you have an accountant? 19 A. No, but my son is doing it. 20 Q. Your son does it? 21 A. Yes. 22 Q. Okay. 23 A. I will ask him what the last occasion. I 24 don't know exactly. 25 Q. Okay. And do you understand that if you</p>

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<p>1 get a tax refund from the State of New Jersey for</p> <p>2 2017 that those are an asset of the debtor estate</p> <p>3 and must be revealed in your bankruptcy petition and</p> <p>4 either claimed as exempt or turned over to me?</p> <p>5 A. Okay.</p> <p>6 Q. Okay? And if there's an extension for New</p> <p>7 Jersey, please send me a copy of that extension --</p> <p>8 A. Okay.</p> <p>9 Q. -- and when you file your tax return, send</p> <p>10 me a copy of your tax return. Okay?</p> <p>11 A. Okay.</p> <p>12 Q. The next creditor that is listed in the</p> <p>13 original and in the amended is Banco Turco Romana SA</p> <p>14 for \$134,000,000 and it says the debt was incurred</p> <p>15 on May 25, 2012. Why do you say May 25, 2012?</p> <p>16 A. I think the court decision is that time as</p> <p>17 I remember. They have a court decision in Romania.</p> <p>18 I think it is that date --</p> <p>19 Q. Okay.</p> <p>20 A. -- as I understand, as I remember.</p> <p>21 Q. So you think that's when they got a</p> <p>22 judgment against you in Romania?</p> <p>23 A. Yes, I think, yes.</p> <p>24 Q. Okay. And you list that as disputed.</p> <p>25 A. Yeah.</p>	<p>1 When you became aware of the judgment in</p> <p>2 Romania, did you file an appeal with the Romanian</p> <p>3 courts?</p> <p>4 A. My lawyers did it. Okay? They appeal it.</p> <p>5 They lost it.</p> <p>6 Q. Okay.</p> <p>7 A. Okay. And decision is taken.</p> <p>8 Q. Okay. And when was your appeal lost?</p> <p>9 A. I think this date is just finished.</p> <p>10 Q. That's the December 25, 2012 --</p> <p>11 A. Yeah, yeah.</p> <p>12 Q. Date is you think the date?</p> <p>13 A. Yeah.</p> <p>14 Q. The appeal was lost?</p> <p>15 A. Yeah, lost, yeah.</p> <p>16 MR. ABRAMOWITZ: Excuse me. Is that</p> <p>17 December or May?</p> <p>18 MR. ATKINSON: I'm sorry. May 25,</p> <p>19 2012.</p> <p>20 Q. Now, when you say your attorneys, were you</p> <p>21 paying your attorneys in Romania?</p> <p>22 A. At that time, yes. I paid it at the time.</p> <p>23 Q. And what accounts did you use to pay the</p> <p>24 attorneys in Romania?</p> <p>25 A. I don't remember. I don't know. I paid</p>
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<p>1 Q. Okay. Now, did you file an appeal of that</p> <p>2 judgment?</p> <p>3 A. Mr. Trustee, I had an appeal in European</p> <p>4 human right association against them. It's not</p> <p>5 finalized yet. This is one. The second thing is in</p> <p>6 Romania, they take a decision, they take a decision</p> <p>7 while I never have a chance to defense myself. They</p> <p>8 take decision on behalf of me. They never called</p> <p>9 me, they never ask me, they never used the ways what</p> <p>10 they must follow up.</p> <p>11 Example, in Turkey and Romania there's a</p> <p>12 legal agreement, legal court agreement. Okay?</p> <p>13 According to that, normally while the court is going</p> <p>14 on in Romania, they must call -- they must call</p> <p>15 Turkey according to the agreement, they must ask my</p> <p>16 defense. And after that they must defy it, take</p> <p>17 decision. They didn't do this. It's a big issue</p> <p>18 for me because I am a Turkish citizen. If tomorrow</p> <p>19 they can come to Turkey, in the Turkish court, I can</p> <p>20 finish their -- I can cancel their decision because</p> <p>21 I didn't have a chance to defense myself.</p> <p>22 Q. Okay. Now, when the judgment -- when you</p> <p>23 became aware of the judgment in Romania --</p> <p>24 A. Yeah.</p> <p>25 Q. -- did -- it was Gabriel blowing his horn.</p>	<p>1 them, but I think if you're asking 2005, hmm?</p> <p>2 Q. No, the appeal was over in 2012.</p> <p>3 A. Okay. Seven, five, six years ago.</p> <p>4 Q. Okay. So were you --</p> <p>5 A. We have some companies in Romania at that</p> <p>6 time also. Maybe they paid. I don't remember.</p> <p>7 Q. Okay. So do you have a record of what was</p> <p>8 paid --</p> <p>9 A. No.</p> <p>10 Q. -- to the Romanian attorneys?</p> <p>11 A. No, I don't have.</p> <p>12 Q. You had an attorney in Switzerland also?</p> <p>13 A. Yes.</p> <p>14 Q. Did you pay him?</p> <p>15 A. My daughter pay. I didn't pay.</p> <p>16 Q. Do you know how much your legal fees were</p> <p>17 in Switzerland?</p> <p>18 A. I told you this morning, roughly 300,000</p> <p>19 something. I don't remember. 300,000 something.</p> <p>20 Q. Now, in England, did you have attorneys?</p> <p>21 A. No, in England, I didn't defense myself. I</p> <p>22 didn't have attorneys there.</p> <p>23 Q. And the only attorney you have in Turkey is</p> <p>24 Mr. Özorhan?</p> <p>25 A. I have some more, but for other things,</p>

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<p>1 maybe I have some more. I don't know. Because in 2 Turkey, you can't have -- you can't get give 3 authorization to a lawyer. If you don't cancel it, 4 it's paid. 5 Q. Okay. 6 A. You always give a general -- 7 Q. Well, other than Mr. Ozorhan, has any 8 attorney performed any legal services for you or any 9 company that you're associated with in the last four 10 years? 11 A. Last four years. 12 Q. Let me change that. 13 From November 29, 2013 -- 14 A. Yeah. 15 Q. -- to November 29, 2017? 16 A. I didn't pay any money to any attorney in 17 Turkey. 18 Q. That isn't what I asked. I asked have any 19 attorneys other than Mr. Özorhan been performing any 20 services for you or for any company in which you 21 have an interest -- 22 A. I don't think so. 23 Q. -- in Turkey. 24 Now, other than the appeal in Romania that 25 you lost and the appeal to the European human</p>	<p>1 myself. I didn't defense myself. Between the 2 agreements between two countries have a condition 3 saying that, the guy, the person who decided you are 4 guilty must have a right to defense themselves. 5 Q. Okay. 6 A. I didn't do it. And they didn't come and 7 they will never come. I'm so sure and for that 8 reason, I am not -- I am waiting them. 2002, 2011, 9 over six years passed, huh, they find -- in 10 Switzerland, they find no (indiscernible) they're 11 fighting the whole world, but they are not coming 12 Turkey because they also know that, with that 13 decision, then they come to Turkey to not 14 (indiscernible). 15 Q. Okay. Well, that would be looked -- trying 16 to overturn the judgment that they obtained, is that 17 correct, or it obtained? 18 MR. CAMPBELL: No, I don't think 19 that's what he's saying. 20 A. What do you mean, the question? 21 Q. You were sued, correct? 22 A. Yes. 23 Q. You didn't file an answer? 24 A. In Turkey, they didn't come. 25 Q. No, no. Let's go back to Romania.</p>
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<p>1 rights -- is it commission or court? 2 A. Court. 3 Q. Court. 4 Have you filed any other appeals regarding 5 the Romanian judgment? 6 A. No. The reason why I didn't make appeal 7 it, I'm still an officer okay? Normally. 8 Q. Right. 9 A. After that decision, after 2012, Romanian 10 government must come to Turkey and ask -- they must 11 ask from our government, okay, to finalize the 12 decisions of the court. 13 Q. Okay. 14 A. But they didn't do it. I wait then in 15 Turkey, if they come to Turkey, I will let them 16 there because in the system in Turkey, according 17 agreement in two countries, when Romania side come 18 to Turkey, they open a court case in Turkey and I 19 will defense myself there. I make the attempt to 20 come back because I am so sure in Turkey this case 21 will be finalized. This is not work because the 22 main case between -- the agreement between two 23 countries, the main item is the side, that means I 24 must defense myself in one way, by the help of 25 Turkish government or personally I must defense</p>	<p>1 A. Yes. 2 Q. Okay. In Romania, you were sued? 3 A. Yes. 4 Q. By the liquidator, correct? 5 A. Yes. 6 Q. The liquidator got a judgment? 7 A. Yes. 8 Q. You appealed the judgment? 9 A. In Romania. 10 Q. In Romania? 11 A. Yeah. 12 Q. And you lost? 13 A. Yes. 14 Q. All right. If they came to Turkey -- 15 A. They didn't came. 16 Q. Wait, wait. No, no. 17 If they come to Turkey with the judgment, 18 does that give you the opportunity to defend the 19 judgment? 20 A. Yes. 21 Q. Okay. But the opportunity to defend the 22 judgment doesn't mean you don't owe them money, is 23 that correct, or do you say you don't owe anything 24 to the bank? 25 A. I didn't owe personally any penny from the</p>

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<p style="text-align: right;">Page 154</p> <p>1 bank as a person. 2 Q. Okay. Do any companies in which you were 3 involved with -- 4 A. Companies -- 5 Q. -- previously owe money to the bank in 6 Turkey -- excuse me -- in Romania? 7 A. Some of the companies have some debt to the 8 bank in Romania. 9 Q. Do you know which companies? 10 A. Bayindir Insaat example. 11 Q. Pardon me? 12 A. Bayindir Construction. 13 Q. Bayindir? 14 A. Yeah, example. 15 Q. Okay. Any others besides Bayindir? 16 A. I don't remember. But I think only 17 Bayindir. 18 Q. Would you have any records to show which 19 companies owed money to Bayindir -- I mean strike 20 that -- owed monies to the bank in Turkey? 21 A. Again? 22 Q. Do you have any business records -- I'm 23 sorry -- any business records, anything in writing 24 that would enable you to discover which of your 25 companies owed money to the bank in Romania?</p>	<p style="text-align: right;">Page 156</p> <p>1 additionally, there is non boards members who can 2 attend meetings, who can listen on behalf of the 3 owners. Okay? I am one of them. That means non 4 board member of both. If I want, I can go and I be 5 listening to them. But as authorization, according 6 law, I don't have any right to take any decision, I 7 don't have any right to sign any document except 8 board member. 9 Q. Okay. 10 A. Non board -- there is a system. You can be 11 ten people, but let us say five people is only 12 responsible, but main condition, they must be 13 citizen of Romania or they must live in Romania. I 14 never be citizen of Romania. I never live in 15 Romania. 16 Q. Okay. 17 A. For that reason, I am not -- according to 18 law, I am not member of board. 19 Q. Now, did you own any shares of stock in the 20 bank? 21 A. No. Personally, I was shareholder, one 22 percent or something. 23 Q. One percent? 24 A. Or something, yes. 25 Q. How many -- how many shares does one</p>
<p style="text-align: right;">Page 155</p> <p>1 A. I think only Bayindir Insaat. 2 Q. Only. Okay. 3 And do you have records that show that only 4 Bayindir owes money? 5 A. As I remember, yes. Only Bayindir. 6 Q. That's what you remember? 7 A. Yes. 8 Q. What I'm asking is do you have any 9 writings -- 10 A. I don't have -- 11 Q. -- any records that would show who owes the 12 money? 13 A. I don't have anything. 14 Q. Okay. Now, were you on the board of 15 directors of the bank? 16 A. In Romania -- 17 Q. Yes. 18 A. -- there is two kind of board members in 19 the banking system. 20 Q. Okay. 21 A. One, the law of Romania says that the bank 22 members must live in Romania or Romanian citizen. 23 Q. Okay. 24 A. They are only the members who take 25 decision, who can sign the agreement. Okay? And</p>	<p style="text-align: right;">Page 157</p> <p>1 percent represent? 2 MR. CAMPBELL: Objection to form. 3 What are you asking for? 4 Q. You said you owned one percent of the 5 shares of the bank in Romania; is that correct? 6 A. Yeah, yeah, it belongs to me. 7 Q. How many shares is that or was that? 8 A. I think a hundred shares, (indiscernible) a 9 hundred something I'm only one person. And it may 10 be less than one percent. I don't remember exactly. 11 Q. Okay. Was Bayindir a shareholder of the 12 bank? 13 A. Yes, yes. 14 Q. And what percentage of the bank did 15 Bayindir own? 16 A. Bayindir and Bayindir Holding is the 17 share -- the owners of the bank, both of them. 18 Q. They own the bank? 19 A. Yeah. 20 Q. No one else owned the bank, just you and 21 Bayindir? 22 A. And three or four people who has minimal 23 shares like me -- 24 Q. Okay. 25 A. -- one percent. Some other partners have</p>

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<p style="text-align: right;">Page 158</p> <p>1 one percent.</p> <p>2 Q. Okay. So Bayindir would have owned over 95</p> <p>3 percent Insaat --</p> <p>4 A. Bayindir and Bayindir Insaat and Bayindir</p> <p>5 Holding. I don't know which one --</p> <p>6 Q. Okay.</p> <p>7 A. -- how many. I don't remember, but they're</p> <p>8 partners.</p> <p>9 Q. Okay. And in Bayindir Holding, were there</p> <p>10 any other entities other than Bayindir Insaat?</p> <p>11 A. Bayindir Holding is also partners at the</p> <p>12 same time many companies, but I don't remember how</p> <p>13 many.</p> <p>14 Q. Okay. Well, it was an umbrella over the</p> <p>15 company, right?</p> <p>16 A. Umbrella, yes. Some of them, in some of</p> <p>17 the companies, they will be shareholders, some of</p> <p>18 them not. That means they are not always in a</p> <p>19 shareholders. According to company needs or</p> <p>20 biggest, some of them vary in size, some of them</p> <p>21 not.</p> <p>22 Q. Okay. And who were the shareholders of</p> <p>23 Bayindir Insaat?</p> <p>24 A. Bayindir Insaat shareholders, we have five</p> <p>25 people.</p>	<p style="text-align: right;">Page 160</p> <p>1 question, please? Thank you.</p> <p>2 (Whereupon the record was read back by</p> <p>3 the reporter.)</p> <p>4 A. Until 2001, I am the shareholder of</p> <p>5 Bayindir and I am the member of the board. After</p> <p>6 that, no.</p> <p>7 Q. Okay. Were you still a shareholder even</p> <p>8 though the government took over the or blocked the</p> <p>9 company?</p> <p>10 A. Because it is so complicated issue, there</p> <p>11 is no sample in the world you can recognize. After</p> <p>12 crisis, Turkish government established an institute,</p> <p>13 which there is no sample in the world. Okay.</p> <p>14 Q. Okay.</p> <p>15 A. Example, you can't say treasury, you can't</p> <p>16 say central bank, associations of the bank. You</p> <p>17 can't find a name. If they establish a company,</p> <p>18 they establish an owner to the institute. Only</p> <p>19 after the crisis, they have a right to take all the</p> <p>20 shares to sell anybody, they can manage the company,</p> <p>21 they took all from -- company from us, they blocked</p> <p>22 everything and they do whatever they do.</p> <p>23 Q. Okay.</p> <p>24 A. They sell some of the companies without</p> <p>25 asking us because according that law, there is no</p>
<p style="text-align: right;">Page 159</p> <p>1 Q. How many shares -- strike that.</p> <p>2 What percentage of Bayindir Insaat did you</p> <p>3 own?</p> <p>4 A. 23, 22, something like that. Change</p> <p>5 according -- according to capital. I don't remember</p> <p>6 exactly. But not less than 20, not more than 30.</p> <p>7 Between that, I don't remember exactly the figures.</p> <p>8 We have five shareholders.</p> <p>9 Q. And were you on the board of directors of</p> <p>10 Bayindir Insaat?</p> <p>11 A. I am member of board in Bayindir Insaat.</p> <p>12 Q. Are you still a member of the board?</p> <p>13 A. In fact, the company's in the hand of</p> <p>14 government. Now they are -- they are day-to-day</p> <p>15 people. I am not now.</p> <p>16 Q. Okay.</p> <p>17 A. I don't have any relation now.</p> <p>18 Q. Okay. Have you had any relation with</p> <p>19 Bayindir Insaat since 2001 when the Turkish crisis,</p> <p>20 financial crisis took place and the government</p> <p>21 blocked your shares?</p> <p>22 A. Yes. What was question? 2001, they</p> <p>23 blocked -- yeah.</p> <p>24 Q. Have you had any involvement --</p> <p>25 MR. ATKINSON: Could you read back the</p>	<p style="text-align: right;">Page 161</p> <p>1 way in the world same like that. We complain about</p> <p>2 it many times. This isn't legal, this is not the</p> <p>3 law, but it's something special for that reason.</p> <p>4 You cannot understand what I mention about it.</p> <p>5 Okay? This is an official institute.</p> <p>6 Q. Okay. Have all of your shares in Bayindir</p> <p>7 Insaat been sold by the government?</p> <p>8 A. It's taken by them.</p> <p>9 Q. I understand that.</p> <p>10 A. Yeah. If they want to sell, they can sell</p> <p>11 it or some of them sold maybe. I don't know.</p> <p>12 Q. Are the shares in your name or in the</p> <p>13 government's name?</p> <p>14 A. When they block it according to law. The</p> <p>15 shares is there.</p> <p>16 Q. Okay.</p> <p>17 A. Okay?</p> <p>18 Q. Just according to law?</p> <p>19 A. According to law. It's a special law.</p> <p>20 Q. And then from 2001 to when they I'm going</p> <p>21 to use the word breached the agreement, you think</p> <p>22 they breached it --</p> <p>23 A. Yes.</p> <p>24 Q. -- cancelled the agreement --</p> <p>25 A. Yeah.</p>

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<p style="text-align: right;">Page 162</p> <p>1 Q. -- you were still working at Bayindir 2 Insaat to try and recover it? 3 A. To recover it. 4 Q. And did you have a title at Bayindir 5 Insaat? 6 A. Until 2013, they block all our shares, all 7 our rights, but according the agreement which we did 8 with them, according to their agreement which can 9 give us a chance to do something -- 10 Q. Right. 11 A. -- limited basis, we did it on behalf of 12 company, they give our rights to us to manage the 13 company -- 14 Q. Right. 15 A. -- but within their limits. They said that 16 you cannot open accounts, you cannot transfer money, 17 or you ask money. Do you understand? If I needed 18 money, we will inform you we ask. If you have tax, 19 you must -- same thing, they daily, they come in 20 every week or every ten days, they come and check 21 what's going on. 22 Q. Okay. Is Bayindir Insaat still blocked by 23 the government? 24 A. Yes. 25 Q. Now, when you applied for your green card</p>	<p style="text-align: right;">Page 164</p> <p>1 back. 2 A. An example, I finish this maybe second day 3 I will go, maybe I will not come here some months. 4 I don't know. 5 Q. Okay. Now when you came to the United 6 States, did you -- strike that. 7 When you applied for your permanent 8 resident alien green card -- 9 A. Yes. 10 Q. -- did you know you were going to be living 11 with your son? 12 A. Yes. 13 Q. Okay. And between 2013 when you applied 14 for your green card and the time you moved to the 15 United States in 2014, did you ship over any of your 16 personal property to Sirkan's home so that it would 17 be here in the United States for you? 18 A. Any personal property? 19 Q. Yeah. Anything that you owned. Did you 20 have -- 21 A. My clothes and some of my needs, I 22 transferred. I come here literally with luggage. 23 Q. Okay. So the only thing you brought from 24 Turkey -- 25 A. Yeah.</p>
<p style="text-align: right;">Page 163</p> <p>1 to be a permanent resident alien of the United 2 States, did you do that in Turkey? 3 A. Yeah, I did in -- yeah, I applied in 4 Turkey, yes, I take from Ankara. 5 Q. Okay. Okay. So when you got the -- when 6 you got the green card, is that when you came to the 7 United States? 8 A. Yes. 9 Q. Okay. 10 A. I took it I think 2000 -- December of 2013, 11 but I came to country in May of '14 after some 12 months. 13 Q. Okay. And when you -- and you haven't been 14 back to Turkey since? 15 A. No. 16 Q. Okay. And do you expect to go back to 17 Turkey? 18 A. I have an idea to go back because my mom is 19 98 years old, and then I get to worry, example, ask 20 counsel that let us finish this, I will go because 21 she's not health is not so -- 22 MR. CAMPBELL: His mother is elderly 23 and dying. 24 MR. ATKINSON: If she's 98. 25 MR. CAMPBELL: He wants to try to go</p>	<p style="text-align: right;">Page 165</p> <p>1 Q. -- is your luggage? 2 A. Yes. 3 Q. Okay. And did you have any cash on you 4 when you came into the United States? 5 A. I don't remember. Maybe some money, but -- 6 Q. But you don't use -- because in Turkey, you 7 only use cash? 8 A. Yeah, maybe I bring some, maybe five, three 9 or four, but not -- I know that there's a limit 10 10,000, I am so sure less than 10,000, but I don't 11 remember how much it was. 12 Yeah, I never walk without cash if you ask 13 me. And this morning, you didn't understand the 14 cash mentality, but I'm going to give you an 15 example. In Turkey, credit cards come so, so, so 16 late. If you go somewhere, if you give a credit 17 card, you can't understand that you are not have 18 cash money. Okay? You are come to your life with 19 credit. It is not a good opportunity. 20 But now after I leave, after I come here 21 and now it isn't like here, not exactly here, half 22 of the people use cash again. Of course, to use in 23 Turkey, there is no system, you must explain your 24 cash, all your -- there is no like in going with 25 (indiscernible) you must explain your -- there is no</p>

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<p>1 system asking you how much you have. 2 Q. Okay. So the government can't ask you how 3 much cash you have? 4 A. No. 5 Q. Okay. 6 A. And everybody use cash. And this is so 7 normal. Believe me, if you -- if you give a credit 8 card, they think that you don't have money and now 9 you are taking this with a credit card. This is not 10 prestige. 11 But in your country it is different. I 12 see. In your country, if you pay cash, they will 13 look you, why you are paying cash. But cannot 14 understand the difference between two countries 15 (indiscernible). 16 Q. Okay. Now, when you filed your amended 17 Schedule E and F, the only one you -- well, strike 18 that. 19 Was the only change to add your daughter, 20 Yisim? 21 A. This new one? 22 Q. When you filed the new one -- 23 A. Yeah. 24 Q. -- were there any changes to your previous 25 one other than adding your daughter, Yisim?</p>	<p>1 Q. Okay. And what did you use that credit 2 card for? 3 A. I don't -- I don't remember. But I used my 4 personal needs, I buy maybe some stuff, I shop, I 5 don't remember, but I think you had particulars 6 about. 7 Q. Yeah, but you're testifying. 8 A. I don't remember, yeah. 9 Q. You don't remember? 10 A. Yeah. 11 Q. Okay. Now -- 12 A. I know only the result, the 3,000, this my 13 debt. 14 Q. Okay. Did you apply for the credit card 15 after you came to the United States? 16 A. Not exactly same time, after some months -- 17 Q. Yeah. No. But you didn't have it before 18 you came to the United States? 19 A. No, no, no, no. After I come here, I did 20 it. 21 Q. Okay. Now, so you filed an application to 22 get a credit card? 23 A. I think banking and we did something with 24 my son did and I signed something. 25 Q. Okay. And in that application, did it ask</p>
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<p>1 A. Only things put here, nothing more. 2 Q. Okay. Now, so when you filed your 3 petition, you owed Bank of America \$3,111.64 4 according to your petition. What were you using 5 that credit card for? 6 A. You're asking -- what is that? 7 Q. Well, it's your petition, not mine. 8 MR. CAMPBELL: He's just -- see what 9 he's -- he's -- it's not about the document, it's 10 about something else. 11 BY MR. ATKINSON: 12 Q. In your petition, you listed a debt to Bank 13 of America -- 14 A. Okay. Yes. 15 Q. -- of 3,000 -- 16 A. Yeah, yeah, yeah. I got it yes, yes, yes. 17 Q. -- of 3,111.64? 18 A. Yes. 19 Q. Okay. That was a credit card debt, 20 correct? 21 A. Yes, yes. 22 Q. Okay. Has that credit card been cancelled? 23 A. Yes. 24 Q. Okay. So you haven't paid that? 25 A. No, not yet.</p>	<p>1 for any of your finances? 2 A. Maybe. I know that we give my salary that 3 I am earning we gave, I know. 4 Q. Do you have a copy of the credit card 5 application? 6 A. No. 7 Q. Do you know who would other than the credit 8 card company? 9 A. Example. This morning you ask another 10 bank. I remember now. It is Valley Bank, the old 11 bank was Valley. 12 Q. The other bank that you had was Valley 13 National Bank? 14 A. Yeah, Valley National Bank. I remember 15 now. Okay. 16 Q. Which branch did you use? 17 A. Near our office, South Brunswick. 18 Q. South Brunswick? 19 A. Yeah. But I don't remember the branch 20 name. 21 Q. How about the branch up in Ridgewood? 22 A. No, no. 23 Q. Okay. 24 A. It's a small branch near our office. 25 Q. Okay. Now, getting back to the question I</p>

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<p style="text-align: right;">Page 170</p> <p>1 was asking --</p> <p>2 A. Yeah.</p> <p>3 Q. -- do you have a copy of your application</p> <p>4 for the credit card?</p> <p>5 A. No.</p> <p>6 Q. Would Sirkan have a copy of the</p> <p>7 application?</p> <p>8 A. Maybe, maybe. I don't have because all the</p> <p>9 things he's done for me.</p> <p>10 Q. But you signed the application?</p> <p>11 A. Yeah, yeah, yeah, yeah, yeah.</p> <p>12 Q. Would you ask Sirkan if he has a copy?</p> <p>13 A. Okay. I will ask him.</p> <p>14 MR. CAMPBELL: I got it.</p> <p>15 Q. If he has a copy, get it to me. Okay?</p> <p>16 Did you use the credit card for oversea</p> <p>17 travel?</p> <p>18 A. I -- I don't remember, but maybe -- I use</p> <p>19 some maybe in Switzerland, I think.</p> <p>20 Q. In Switzerland?</p> <p>21 A. Yeah, I think, yes. Or hotel expenses, I</p> <p>22 don't -- yeah, I think, yes.</p> <p>23 Q. Now, you've also listed a Capital One</p> <p>24 platinum MasterCard with a balance of 1,155.29?</p> <p>25 A. Yes.</p>	<p style="text-align: right;">Page 172</p> <p>1 A. -- what was the case.</p> <p>2 Q. Now, you've also listed as a creditor</p> <p>3 Rowena Ventures, LTD.</p> <p>4 A. Umm-hmm.</p> <p>5 Q. And you've listed that as disputed. So</p> <p>6 what does Rowena Ventures say you owe to it?</p> <p>7 A. I don't remember why we put Rowena</p> <p>8 Ventures. It's a company which bills my daughter.</p> <p>9 MR. CAMPBELL: If you don't know, you</p> <p>10 don't know.</p> <p>11 A. No, I don't know.</p> <p>12 Q. Well, did you give the list of potential</p> <p>13 creditors to Mr. Campbell?</p> <p>14 A. Yeah, we give -- we discussed what</p> <p>15 companies can and we put it like this.</p> <p>16 Q. Okay. And that one you said is disputed?</p> <p>17 A. Yeah.</p> <p>18 Q. Okay. Now, you just mentioned that's a</p> <p>19 company that's owned by your daughter?</p> <p>20 A. Yeah, as I know, yeah.</p> <p>21 Q. Okay. You used to be the owner of that</p> <p>22 company; is that correct?</p> <p>23 A. Yeah, in 2004 or '5, I established that</p> <p>24 company but, then I transfer my shares to my</p> <p>25 daughter.</p>
<p style="text-align: right;">Page 171</p> <p>1 Q. What was that card used for?</p> <p>2 A. I'm using -- I'm using that card also daily</p> <p>3 uses. This is -- the amount of credit is small,</p> <p>4 like a thousand or 2,000 or 3,000.</p> <p>5 Q. I hope it wasn't a thousand because you owe</p> <p>6 more than a thousand. Do you know what the -- do</p> <p>7 you know what your credit card limit was with</p> <p>8 Capital One?</p> <p>9 A. No, no. First, it was so small, then it</p> <p>10 increased, but I do not know what is the maximum.</p> <p>11 Q. Do you know what your credit card limit was</p> <p>12 with Bank of America?</p> <p>13 A. I think it is 10 or 15. I -- they begin</p> <p>14 with a small limit, it's interesting, they increase</p> <p>15 it. But I know that at the beginning, example, Bank</p> <p>16 Capital was only a thousand, a little or something</p> <p>17 at the beginning, but then I begin to work, they</p> <p>18 increase it, but at then I don't know what was</p> <p>19 amount, maybe 3,000, 4,000, 5,000.</p> <p>20 And Bank of America, I begin maybe 3,000,</p> <p>21 4,000, maybe then they increase up to 10 or 15</p> <p>22 something.</p> <p>23 Q. Okay.</p> <p>24 A. I don't remember --</p> <p>25 Q. Okay.</p>	<p style="text-align: right;">Page 173</p> <p>1 Q. And what was the purpose of that company?</p> <p>2 A. Well, that company's working with Romania.</p> <p>3 There are some properties there, that company's</p> <p>4 partner of those institutes there and they are</p> <p>5 working there in Romania. Some companies owned by</p> <p>6 Rowena in Romania.</p> <p>7 Q. Does Rowena still own companies in Romania?</p> <p>8 A. I don't know. I only know that situation</p> <p>9 up to 2006 or '7, I left the company. I don't know</p> <p>10 today what's going on.</p> <p>11 Q. Other than owning some company -- I'm</p> <p>12 sorry.</p> <p>13 Did it own companies in Romania or did it</p> <p>14 own properties in Romania?</p> <p>15 A. I don't know because after 2007, I don't</p> <p>16 know what they did.</p> <p>17 Q. No, I'm talking about when you were the</p> <p>18 owner.</p> <p>19 A. Oh, I was there -- when I was there,</p> <p>20 Rowena -- Rowena, is, yeah, property companies in</p> <p>21 Romania, apartment. After that I don't know what</p> <p>22 else.</p> <p>23 Q. And those companies in Romania owned land</p> <p>24 or buildings?</p> <p>25 A. Owned land, not buildings. I think only</p>

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<p>1 land. At that time, they have -- they have only 2 land. 3 Q. Okay. And you believe you transferred that 4 property -- excuse me -- you transferred Rowena to 5 your daughter, Yisim in 2006 or 2007? 6 A. I don't remember, but must be like that 7 something. 8 Q. Okay. 9 A. Before 2009, but I don't know when. 10 Q. And what did your daughter give you for 11 that company? 12 A. Oh, he only -- he only -- I don't have time 13 to manage those companies. I gave him that company 14 and ask him to manage it. And as the owner, he 15 tried to manage it. And some of the benefits from 16 that company for the future benefits, we also used 17 together because while he's taking those, he didn't 18 pay anything. He gave shares in to manage and to 19 work on it and to operate it. 20 Q. What percentage of Rowena did you own? 21 A. At that time, as I remember, I'm not so 22 sure, but it must be 25 percent or 50 percent. I 23 don't know which one. 24 Q. Who were the other owners of Rowena? 25 A. One of my partner in Bayindir Insaat.</p>	<p>1 exact. 2 Q. Pardon me? 3 A. I don't remember my side, my percentage. 4 Maybe 25, maybe 50. 5 Q. Okay. 6 A. But I know that the other two more 7 partners, I don't remember exactly what is their 8 percentage. 9 Q. Who were the other two partners? 10 A. I said one of them's Abdullah, the other 11 one's Sirkan. 12 Q. Oh, those were the only other two partners? 13 A. Only them. 14 Q. Okay. I apologize. 15 I thought you said two other -- additional 16 partners? 17 A. We had three partners. 18 Q. Okay. 19 A. I left. 20 Q. And when you left, what was the value of 21 the assets of Rowena? 22 A. I don't remember, but there is land. At 23 that time, Rowena buys some shares from that company 24 because that company's not -- does not belong to 25 Rowena.</p>
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<p>1 Q. And which partner? 2 A. One of my partner. 3 Q. I know. But who? 4 A. His name? 5 Q. What was his name? 6 A. Abdullah. 7 Q. Abdullah? 8 A. Yeah. 9 Q. A-B-D-U-L-L-A-H? 10 A. H, yeah. 11 Q. Okay. His last name? 12 A. C-O-B-A-N, Coban. 13 Q. Like the yogurt? Cobani yogurt? 14 A. Yeah, Cobani is a very famous last name in 15 Turkey. 16 Q. Okay. What percentage did Abdullah Coban 17 hold? 18 A. I don't remember. 19 Q. And who were the other partners? 20 A. My son. 21 Q. That would be Sirkan? 22 A. Yes. 23 Q. And what percentage does Sirkan own? 24 A. I don't remember all those percentage. 25 Also my 95 or (indiscernible). I don't remember the</p>	<p>1 Q. What company was that? 2 A. Bayindir Insaat bought the property, a 3 Romanian company that bought it while I was partner 4 of Rowena. 5 Q. Okay. 6 A. The land belongs, the land belongs Bayindir 7 Insaat -- 8 Q. Okay. 9 A. -- and the Romanian governmental company. 10 Q. Okay. 11 A. Then while I was partner, while I -- Rowena 12 bought Bayindir Insaat shares. Okay? 13 Q. Okay. 14 A. I am not so sure, but the amount was, the 15 amount was as I remember -- I remember because of 16 Swiss case because it was open. If you have a 17 chance to read Swiss case, everything is dated and 18 everything is written there. 19 Q. Okay. 20 A. If you need, we can ask our lawyers 21 (indiscernible) they can't send me everything, 22 everything is like that. But as I remember from two 23 or three years ago, at that time, the shares are -- 24 the Rowena shares what they bought is less than 25 \$500,000.</p>

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<p>1 Q. Yeah. But how much did they pay Bayindir 2 Insaat for the shares?</p> <p>3 A. For, I am saying that, less than 500,000. 4 I don't remember exactly the amount.</p> <p>5 Q. Okay.</p> <p>6 A. Then Rowena become shareholder and after 7 that, I left from the company.</p> <p>8 Q. Okay. And just so that I'm clear, your 9 daughter didn't pay anything for your shares?</p> <p>10 A. She didn't pay, she take my percentages, 11 okay, but from the income from the land in the 12 future, if there's an income from the land, he will 13 support Bayindir Insaat. She promised to support 14 Bayindir Insaat because the shares belongs to 15 Bayindir Insaat. Do you understand? This is not my 16 shares.</p> <p>17 When I partner Rowena, is a simple company 18 without anything. Okay? A company established, not 19 no assets inside. Okay. Before I left, 20 Rowena assets bought the Bayindir Insaat -- Rowena 21 has only shares of -- shares of land in Romanian 22 company.</p> <p>23 Q. And where is Rowena -- is it corporation or 24 is it a limited liability company?</p> <p>25 A. Limited liability company, which is managed</p>	<p>1 left from the company 2007-2008, but I am so sure 2 before 2009.</p> <p>3 Q. Okay.</p> <p>4 A. I don't remember exactly the date. But I 5 left from the company, latest 2009.</p> <p>6 Q. Okay. And when did you start the company?</p> <p>7 A. 2004 or 2005 or something.</p> <p>8 Q. Do you have any of your financial records 9 from Rowena when you were involved with Rowena?</p> <p>10 A. No.</p> <p>11 Q. Did Rowena invest in anything other than 12 the one company that had some land in Switzerland -- 13 excuse me -- in Romania?</p> <p>14 A. My time, there is only Romania company, my 15 time. After that, I don't know.</p> <p>16 Q. Did Rowena earn any income during your 17 time?</p> <p>18 A. I don't know. I don't remember. If there 19 is income, I didn't take an income. I can't say 20 that I didn't take and share. I can't say that I 21 didn't take any money from source of Rowena 22 personally.</p> <p>23 Q. Now, in connection with the Swiss criminal 24 investigation and the payment that ultimately came 25 about, did you say in Switzerland that you were the</p>
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<p>1 by NWT. Which is managed by NWT.</p> <p>2 Q. NWT?</p> <p>3 A. Yeah.</p> <p>4 Q. Okay. And subsequently, was it managed by 5 Dominion?</p> <p>6 A. Before that, my time, Dominion is not 7 managed those companies.</p> <p>8 Q. Right.</p> <p>9 Does Dominion manage it now?</p> <p>10 A. I don't know. But at my time, NWT managed 11 this company.</p> <p>12 Q. Okay. Now, where was Rowena formed, in 13 what country?</p> <p>14 A. I think one of the islands maybe because of 15 tax reasons, I don't remember which one. 16 (Indiscernible). But one of those islands. It must 17 be like that.</p> <p>18 Q. An island in the Caribbean or the island in 19 the Mediterranean --</p> <p>20 A. I don't know which one.</p> <p>21 Q. -- or in the Pacific?</p> <p>22 A. Maybe Pacific. I don't remember which one.</p> <p>23 Q. And how many years were you involved with 24 Rowena?</p> <p>25 A. I think -- I don't remember exactly, but I</p>	<p>1 owner of Rowena?</p> <p>2 A. At the time of discussion with prosecutor, 3 it takes maybe five or six times, or five times, 4 those are long meetings like this. Okay? Maybe at 5 that time, maybe I -- I might say that. I am the 6 owner of Rowena because at the beginning, I am the 7 owner of Rowena. Maybe it can be misunderstood or 8 it can be another way, but I don't know. But the 9 thing that I want to say, at the beginning the 10 company was, I was a shareholder of the company. 11 Okay?</p> <p>12 That date when he asked me at the time I 13 was not partner of Rowena. If something's written 14 there, it could be a misunderstanding or something 15 wrong. I don't -- I don't know what they wrote 16 there, but if there's something -- I want to say 17 that I was partner of Rowena until, I don't 18 remember, 2007, '8, '9, something. Okay?</p> <p>19 Q. Okay.</p> <p>20 A. At the time, I was not partner and I didn't 21 say that I am partner.</p> <p>22 Q. Now, as part of your settlement of the 23 Swiss criminal proceeding, did Rowena contribute any 24 money to that settlement?</p> <p>25 A. I don't remember exactly how -- how much</p>

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<p>1 money comes from or I only know that my life 2 insurance is gone and some of the companies have 3 some money, but I don't remember if Rowena has money 4 or not. 5 Q. Did any money go from Tempest as part of 6 that settlement? 7 A. Tempest maybe, yeah, but I don't remember 8 that much. Tempest has some money, but if you ask 9 me amount, I don't know. 10 Q. Now, in both the petition, the original 11 Schedule E/F and in the amended Schedule E/F you've 12 listed Westpoint Industries, LTD as a creditor 13 unknown and disputed. 14 A. Yes. 15 Q. Why have you listed Westpoint Industries, 16 LTD? 17 A. I don't have any relation with Westpoint 18 Industry. 19 Q. Okay. So then why have you listed them as 20 a potential creditor that is disputed or a creditor 21 that is disputed? 22 A. I said unknown. I think if I know 23 something, I must write it that that is 24 (indiscernible). 25 Q. Well, has Westpoint Industries, LTD ever</p>	<p>1 together, he was here, he entered the computer and 2 he checked it and he find a number. Okay? It was 3 250 something or 60 something after that. 4 Q. Okay. 5 A. And but in UK case, in UK case, he's also a 6 part related with that case, while she's working to 7 give them documents in the UK case, she checked 8 again what she paid -- 9 Q. Okay. 10 A. -- lawyers. When she checked with me, with 11 computer, the system only gives two years back, the 12 Turkish banking system. 13 Q. Okay. 14 A. You enter it, you can only see on two 15 years. Okay? But she ask documents from that bank 16 for UK case, he saw that, she spent this amount more 17 because of two years, more than two years, okay, two 18 years two months. Then she told me that -- 19 Q. Okay. 20 A. -- father, I spend more and I see the 21 documents that she spent more and I put in this. 22 The difference is we learned later on, then she 23 prepared herself to UK case. 24 Q. Okay. Now, when she said father, I've 25 discovered this additional, did she provide you --</p>
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<p>1 made a claim against you? 2 A. Not yet, until now I think. Did I have 3 anything say something -- 4 MR. CAMPBELL: You just answer what 5 you know. 6 A. No, I don't remember. I don't know. 7 Q. So do you contend that you do not owe 8 anything to Westpoint Industries -- 9 A. Yes. 10 Q. -- LTD? 11 A. Yes, yes. 12 Q. Okay. And now -- and that was the end of 13 the creditor's in the original petition. 14 Now you've listed Yisim Sakarya, your 15 daughter as a creditor for 29,656. And you put her 16 address as 5 Spy Glass Court, Monroe Township, New 17 Jersey. She actually lives in Turkey though; is 18 that correct? 19 A. Yeah, yeah. 20 Q. And how did you come up with the figure 21 29,656? 22 A. Okay. As I told you this morning, before 23 Swiss money she's given to me, I ask her what is my 24 debt to you because I know that she paid a lot of 25 money to my lawyers. And at that time, we worked</p>	<p>1 A. Yeah, I saw the document. 2 Q. You saw the document? 3 A. Yes. 4 Q. Where did you see it? 5 A. I think she was -- when she was here, she 6 was here one month ago she was here and at that time 7 she told me that she made something wrong. 8 Q. Okay. Did you make a copy of it? 9 A. No. 10 MR. CAMPBELL: We can get you copies. 11 A. If you want, we can, yes. 12 Q. I'm going to ask for a copy of the proof -- 13 A. Yes, yes. 14 Q. -- of what Yisim paid on your behalf. 15 A. Additional. 16 Q. No, the whole 200 -- 17 MR. CAMPBELL: Yeah. 18 Q. -- 80,000, 300,000, whatever the number is. 19 A. Okay. She had bank records. 20 Q. And were these all for attorney fees? 21 A. Attorney fees and also I think a part for 22 Dominion because -- 23 Q. A part for Dominion? 24 A. Dominion, yes. 25 Q. Why was she paying your Dominion bills?</p>

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<p>1 A. Because Dominion at the time of prosecutor 2 agreement, after prosecutors blocked every account, 3 prosecutor doesn't allow to pay them their monthly 4 expenses. 5 Q. Okay. 6 A. Then Dominion paid it, okay, because of 7 that decision. But at the time of settlement, we 8 need them, we need their support and they said that 9 we cannot help you because you're not paying us. 10 Q. Umm-hmm. 11 A. I ask my daughter to pay also that amount 12 to finalize the settlement. 13 Q. Did she pay it from her personal account? 14 A. Yes. Also, we can also give that document 15 to you, bank record. 16 MR. ABRAMOWITZ: What document is 17 that? 18 MR. ATKINSON: Is that the document 19 where she transferred the money to Dominion? 20 THE WITNESS: Yes, from the bank, her 21 bank personally. 22 BY MR. ATKINSON: 23 Q. From her personal bank? 24 A. Yes. 25 Q. Is her personal bank located in Turkey or</p>	<p>1 Q. She worked with what? 2 A. With our holding company. 3 Q. Bayindir Holdings? 4 A. Yeah, yeah, which she worked, yes. 5 Q. And what did she do at Bayindir Holdings? 6 A. She's working for human resources 7 department and also some new projects they're 8 working with. He has two title. At the beginning, 9 he worked at human resources, then she worked for 10 new projects. 11 Q. Okay. So human resources and new projects? 12 A. Yeah, at the beginning, yes. 13 Q. And did she have a salary? 14 A. Yes. 15 Q. What was her salary? 16 A. I don't know. I don't remember. 17 Q. Well, did you get her the job? 18 A. She -- she worked and she earned money. 19 Q. No, no. I'm saying, you know, you owned a 20 substantial portion of Bayindir -- 21 A. Yes. 22 Q. -- Insaat -- 23 A. Yes. 24 Q. -- which had -- was under the umbrella of 25 Bayindir Holdings.</p>
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<p>1 is it in Switzerland? 2 A. In Turkey. 3 Q. Okay. So you'll provide me with that. 4 Now, did Yisim go to college, university? 5 A. Yes. 6 Q. Okay. And what's her profession? 7 A. She finished -- she finished management 8 school in university, then she come LA, Los Angeles 9 and she stayed there two years for participation 10 program or something, she stayed in Los Angeles two 11 years. 12 Q. And how long ago was that? 13 A. How long ago? Oh. 14 Q. I mean, are we talking like the year -- she 15 was born I believe you said in 1977? 16 A. '77, 20 years full university, 1999, after 17 university she come, 2000 or two -- 2000 maybe. 18 Q. Okay. So -- 19 A. After the university. 20 Q. About 17 years ago? 21 A. Yeah, after university she come and stayed. 22 Q. Okay. And then she went back to Turkey? 23 A. Yes. 24 Q. Okay. And did she get a job? 25 A. Yes, she worked with our holding.</p>	<p>1 A. Yes. 2 Q. Correct? 3 Was it just coincidence that she became 4 employed at Bayindir Holdings or did you say Yisim, 5 I can get you a job at Bayindir Holdings? 6 A. As a proficient at the university, what she 7 graduated with the university and she worked two 8 years in Los Angeles. In Turkey, it is not easy to 9 find qualified people. 10 Q. Right. 11 A. Yeah. And she's -- she's one of the 12 workers that we need. We ask him to work with us. 13 Q. Okay. That's all I was asking. 14 A. Okay. 15 Q. So you asked Yisim to work for you? 16 A. Yeah, for us. 17 Q. Work for us, which I'm assuming is -- 18 A. Yes, the companies. 19 Q. -- for the companies? Okay. 20 A. Not for me. 21 Q. But you don't know how much she was paid? 22 A. I don't know. 23 Q. Now, when Yisim started working for 24 Bayindir -- I'm sorry. 25 MR. CAMPBELL: No, not me.</p>

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<p>1 MR. ATKINSON: There's no one. It's a 2 ghost. 3 Q. When Yisim started working for Bayindir 4 Holdings. 5 A. Yes. 6 Q. Did she own a home? 7 A. I don't remember. Maybe. 8 MR. CAMPBELL: Well, can we give a -- 9 what year are we talking about here? 10 MR. ATKINSON: Well, he thinks about 11 2001. 12 MR. CAMPBELL: We're asking about his 13 daughter's house in 2001? 14 MR. ATKINSON: I am, I am. 15 A. Maybe 2001. 16 MR. CAMPBELL: Can I ask why that's 17 relevant to the debtors? 18 MR. ATKINSON: We'll get there. 19 MR. CAMPBELL: Okay. 20 BY MR. ATKINSON: 21 Q. Now, are you aware of whether or not Yisim 22 has an interest in any company other than Rowena? 23 A. Under the Rowena, there is Westpoint. 24 She's also carrying Westpoint as far as I know. 25 Q. That would be Westpoint UK?</p>	<p>1 left from the holding. 2 Q. She left the holding company when she 3 got -- 4 A. Yeah. And she didn't work with us. 5 Q. When she got married? 6 A. Yeah. 7 Q. Okay. From the time she left the holding 8 company when she got married until the time she -- 9 you transferred your interest in Rowena to her, 10 where did she work? 11 A. Again, because I don't understand. 12 Q. From the time -- 13 A. Yeah. She left. 14 Q. -- she left the holding company -- 15 A. Yes. 16 Q. -- to the time you transferred your 17 interest in Rowena to her, where did she -- 18 A. 2003 or 2004. 19 Q. Where did she work? 20 A. She's working with Bayindir. 21 Q. No. 22 Okay. She -- she's working for Bayindir 23 Holding, correct? 24 A. Yes. Until 2006 or 2009 or something. 25 Q. She gets married?</p>
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<p>1 A. Yes, because Westpoint is -- UK is a part 2 of Rowena. When she becomes owner of Rowena, 3 normally she must also -- 4 Q. Okay. So does Rowena own Westpoint UK? 5 A. Rowena owns Westpoint UK, yes. 6 Q. Does it own a hundred percent of -- 7 A. I don't know. At -- at my time, I think, 8 yes, Rowena -- I think at my time, Westpoint is a 9 part of Rowena, but I don't know shares. 10 Q. And what does Westpoint UK do? 11 A. We -- in reality, they are also supporting 12 Rowena in some basis for the Romania case, Romania 13 land case and other things as I know, but sometimes, 14 she also works, she also use Westpoint for her 15 purposes. 16 Example, I think she begin to work with us 17 2000 or something and she worked with us for five 18 years. Then she married and she left from company. 19 Q. When did she leave the company? 20 A. 2000 -- I don't know exactly. She worked 21 for six or seven years. I don't know. But I know 22 that she left from us before 2001. I don't know 23 exactly what date, but she left from us because she 24 married and she left from the company and she only 25 carried this company, she's only carrying this. She</p>	<p>1 A. Yes. 2 Q. And then leaves Bayindir Holding? 3 A. Yes. 4 Q. Was she still working for Bayindir Holding? 5 A. No, no. 6 Q. Wait. 7 Was she still working for Bayindir Holding 8 when you transferred your interest to her in Rowena? 9 A. Then I transfer my share to her -- 10 Q. Yep. 11 A. -- she was working for Bayindir Holding. 12 Q. Okay. So she was still working there, 13 right? 14 A. Until she marry and left. 15 Q. Okay. Do you know when she got married? 16 A. I don't remember. No, no. I did not -- 17 maybe because uncommon to you, but believe me, my 18 life is so complicated if I tried to remember 19 everything I cannot remember. Okay? 20 Q. Okay. 21 A. But really, I don't remember. I don't 22 remember. I know that she has a daughter now seven 23 years old. Let us make a calculation, go back one 24 years, okay, eight years, go back, 2008, 2009 or 25 2007.</p>

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<p>1 Q. Okay.</p> <p>2 A. For that reason, I don't know exactly when</p> <p>3 she left.</p> <p>4 Q. Okay.</p> <p>5 A. Believe me, I didn't remember those things.</p> <p>6 I am not --</p> <p>7 Q. And apparently, you have a good</p> <p>8 relationship with your daughter?</p> <p>9 A. Yes.</p> <p>10 Q. Okay. And after she left Bayindir</p> <p>11 Holdings --</p> <p>12 A. Yes.</p> <p>13 Q. -- who did she work for?</p> <p>14 A. She worked with his husband. His husband</p> <p>15 is also -- she husband has some new project that</p> <p>16 will open a company in Ankara. She's working in</p> <p>17 (indiscernible) companies. She's working with the</p> <p>18 (indiscernible) permission (indiscernible). She had</p> <p>19 (indiscernible). They worked together I mean.</p> <p>20 Q. Okay. She and her husband worked</p> <p>21 together --</p> <p>22 A. Together.</p> <p>23 Q. -- at her husband's company in Ankara?</p> <p>24 A. Yeah.</p> <p>25 Q. Okay. Now, getting back to Rowena and</p>	<p>1 and sometimes they said that there's another company</p> <p>2 here under. I don't remember. We take it together</p> <p>3 or I don't know, maybe after Rowena, we bought,</p> <p>4 maybe they established Westpoint. I don't know. I</p> <p>5 don't remember. And I am not so sure at my time</p> <p>6 Westpoint is inside of Rowena or not. It can be,</p> <p>7 but I don't remember exactly.</p> <p>8 Q. Okay. In your time, was Rowena earning any</p> <p>9 income?</p> <p>10 A. Yeah, my time, Rowena, Rowena doesn't earn</p> <p>11 anything. They only buy shares of Romania company</p> <p>12 shares, but after that, they earn money, I know.</p> <p>13 Q. Okay. Okay. So when you were there, they</p> <p>14 were earning money?</p> <p>15 A. After I left, they earned money.</p> <p>16 Q. Okay. Before you left, were they earning</p> <p>17 money?</p> <p>18 A. No, they don't earn money. This is only an</p> <p>19 empty company.</p> <p>20 Q. Okay.</p> <p>21 A. They (indiscernible) in what they did, they</p> <p>22 buy the shares of Bayindir Insaat as I told you --</p> <p>23 Q. Yeah.</p> <p>24 A. -- in Romanian company, at the time I was</p> <p>25 there, and as I remember, they paid, Rowena paid</p>
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<p>1 Westpoint UK, what does Westpoint UK do?</p> <p>2 A. This is not -- I cannot answer this because</p> <p>3 after I left, I don't know what they did exactly.</p> <p>4 Okay?</p> <p>5 Q. Yeah.</p> <p>6 A. I don't know. They did something. But</p> <p>7 only I know, only what I know is she did the</p> <p>8 personal thing, a good job, okay, with help of his</p> <p>9 husband and with relation they made a good sale</p> <p>10 of -- sales of one company and she made enough money</p> <p>11 that I know.</p> <p>12 Q. Okay.</p> <p>13 A. But other things what she did, I don't know</p> <p>14 with that company.</p> <p>15 Q. So your daughter earned a lot of money from</p> <p>16 sales of --</p> <p>17 A. Yes.</p> <p>18 Q. -- one company?</p> <p>19 Now, did Rowena buy Westpoint UK or did it</p> <p>20 just form Westpoint UK?</p> <p>21 A. I don't know. I don't remember. Maybe</p> <p>22 buy, maybe form, maybe then be take over and it may</p> <p>23 be (indiscernible). I don't remember exactly</p> <p>24 because in Switzerland, if you ask a company from</p> <p>25 those companies who manage, they give you a company,</p>	<p>1 less than half million dollars for the shares of</p> <p>2 Bayindir Insaat, that is what I know.</p> <p>3 Q. Okay. And no one would know better than</p> <p>4 you because you were the owner of Rowena, correct?</p> <p>5 A. Yes. But, Mr. Trustee, if you ask me 42</p> <p>6 companies detail, I say I can only remember a</p> <p>7 company about that.</p> <p>8 Q. I can only ask you one.</p> <p>9 A. You can also understand me.</p> <p>10 Q. Well, where did Rowena get the \$500,000 to</p> <p>11 pay Bayindir?</p> <p>12 A. I don't remember. But if -- it can be</p> <p>13 known. Let us make it easy, Mr. Trustee. Let us</p> <p>14 ask all the details from prosecutor document. We</p> <p>15 can see everything inside. I didn't remember. But</p> <p>16 everything is there. It's not -- nothing's secret.</p> <p>17 You can see everything there.</p> <p>18 Q. Okay. So you'll give me an authorization</p> <p>19 to have all of the documents from the prosecutor?</p> <p>20 A. You can ask. I can give you permission.</p> <p>21 Everything is clear and you can see everything</p> <p>22 there. The things that I remember, it is not there.</p> <p>23 Okay. I'm so sure.</p> <p>24 Q. You're sure what?</p> <p>25 A. I am sure that all the questions that you</p>

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<p>1 ask me detail and their (indiscernible) it is in 2 there, but (indiscernible), believe me, I didn't 3 type anything. 4 Q. Okay. Now, when you formed Tempest, did 5 you ever put any money into Tempest? 6 A. I think no, it's an empty company, shell 7 company. 8 Q. Okay. Now -- 9 MR. CAMPBELL: Could we take a 10 bathroom break? 11 MR. ATKINSON: Absolutely. 12 MR. CAMPBELL: Yeah. Thank you. 13 MR. ATKINSON: It's 2:52. Why don't 14 we come back at five after 3:00? Give the reporter 15 a break. 16 (Recess taken.) 17 MR. ATKINSON: Okay. We're all back 18 from all breaks. There we go. 19 I now am continuing with the first meeting 20 of creditors of Mr. Cortuk. We've come back from 21 our short break. It is now three o'clock. 22 BY MR. ATKINSON: 23 Q. And I apologize if I already asked this, 24 but I'll ask you again because I had you identify 25 the signatures on the original petition. I don't</p>	<p>1 it? 2 A. Yes. 3 Q. Okay. And you also filed an amended 4 declaration concerning your schedules? 5 MR. CAMPBELL: Yeah, that's what we -- 6 yeah, that one we signed. Here it is. 7 MR. ATKINSON: Yeah. 8 Q. I'm just going to ask, did you sign that? 9 A. Yes, I signed it. 10 Q. Okay. Now, getting back to your -- I'm 11 trying to think exactly where we left off. I 12 apologize. I think we were talking about Westpoint 13 UK. 14 Now, Westpoint UK has an interest in some 15 companies I think you said that has some land in 16 Romania? 17 A. Rowena has land in Romania, not Westpoint. 18 Q. Okay. Do you know what Westpoint UK owns? 19 A. I don't know. 20 Q. Okay. You work for Iron Bridge, correct? 21 A. Yes. 22 Q. Okay. And does Westpoint USA own Iron 23 Bridge? 24 A. I -- they have a small percent 25 shareholders, yeah.</p>
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<p>1 know whether I had you identify your signatures -- 2 MR. CAMPBELL: Yeah. 3 Q. -- on the amendment. I don't think I did. 4 MR. CAMPBELL: Yeah. 5 Q. So, Mr. Cortuk, we're going to show you 6 your signature. 7 No, you've already signed it. No, you've 8 already signed it? 9 MR. CAMPBELL: No, you already signed 10 it. Is that your signature? 11 A. Yes, my signature. 12 Q. Is that your signature? 13 And did you read the amendment before you 14 filed it? 15 A. Yes. 16 Q. Okay. And you also filed an Amended 17 Statement of Financial Affairs on April 27, 2018. 18 I'm going to ask you in a second whether that -- 19 this is your signature. 20 And is that your signature? 21 A. My signature. 22 Q. And is the information contained in the 23 Amended Statement of Financial Affairs true? 24 A. Yes. 25 Q. Okay. And you read it before you signed</p>	<p>1 Q. Okay. And do they still have a shareholder 2 interest? 3 A. I don't know. 4 Q. And is Westpoint USA owned by Westpoint UK? 5 A. I don't know. 6 Q. You never heard that in the four years you 7 were working there? 8 A. Yeah, yeah, yeah. I know that there is an 9 English companies. 10 Q. My apologies. You were not working there 11 four years, you were only working there about three 12 years. 13 A. 37 months. 14 Q. Okay. 15 A. More than three years. 16 Q. That's why I said I apologize for saying 17 four years. You weren't there four years? 18 A. No. 19 Q. Okay. So during the 37 months, did you 20 become aware that Westpoint USA was owned by 21 Westpoint UK? 22 A. Yeah, I know because my son represented 23 them. Because of that, I know the linkage. 24 Q. Okay. And do you know who the officers 25 are --</p>

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<p>1 A. No.</p> <p>2 Q. -- of Westpoint USA?</p> <p>3 A. Westpoint USA?</p> <p>4 Q. Yeah.</p> <p>5 A. I don't know officers, but my son represent</p> <p>6 them. I know that.</p> <p>7 Q. Did you ever --</p> <p>8 A. I don't know officers, who maybe there are</p> <p>9 somebody, but I only know that my son represent</p> <p>10 them.</p> <p>11 Q. Okay. Do you know why Westpoint USA was</p> <p>12 created?</p> <p>13 A. No.</p> <p>14 Q. Did anyone ever tell you that it was</p> <p>15 created for tax reasons?</p> <p>16 A. No. I don't know. I didn't.</p> <p>17 Q. Do you know what Westpoint USA may own</p> <p>18 other than an interest in Iron Bridge?</p> <p>19 A. I know that only there are shareholders of</p> <p>20 the company.</p> <p>21 Q. Okay. Does Iron Bridge owe Westpoint USA</p> <p>22 any money?</p> <p>23 A. Sorry?</p> <p>24 Q. Do you know whether Iron Bridge owes --</p> <p>25 A. I don't know. I don't know</p>	<p>1 A. Yes.</p> <p>2 Q. And in 2015, you made \$120,000, and was</p> <p>3 that also from your income at Iron Bridge?</p> <p>4 A. Yes.</p> <p>5 Q. And in 2014, you earned \$70,000 and that</p> <p>6 was from Iron Bridge?</p> <p>7 A. Yes.</p> <p>8 Q. Okay. And you did not list what you earned</p> <p>9 in 2017. Did you earn money in 2017?</p> <p>10 A. After Iron Bridge, I didn't earn any money.</p> <p>11 Q. No. But you worked at Iron Bridge you said</p> <p>12 from -- until June of 2017.</p> <p>13 A. Yes.</p> <p>14 Q. Did you earn any money at Iron Bridge?</p> <p>15 A. In 2017, I earned some money.</p> <p>16 MR. CAMPBELL: Yeah, it's not here</p> <p>17 though. That's what he's saying.</p> <p>18 A. Yes, I earn -- I took seven months, six or</p> <p>19 seven months' salary.</p> <p>20 Q. Okay. Was that \$10,000 a month?</p> <p>21 A. Yeah.</p> <p>22 Q. Okay.</p> <p>23 A. Six or seven.</p> <p>24 Q. Okay. Okay. So you left either in June or</p> <p>25 July?</p>
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<p>1 (indiscernible).</p> <p>2 Q. Okay. Now, getting back to your Statement</p> <p>3 of Financial Affairs, I think I was just about to</p> <p>4 start that. I think the only place -- well, you're</p> <p>5 not married; is that correct?</p> <p>6 A. I'm divorced.</p> <p>7 Q. You're divorced?</p> <p>8 A. Umm-hmm.</p> <p>9 Q. Okay. And calling your attention to the</p> <p>10 Statement of Financial -- original Statement of</p> <p>11 Financial Affairs, Part 2, question number 4, you</p> <p>12 were asked for your income during the year, that</p> <p>13 would be 2017 and the two previous calendar years.</p> <p>14 MR. CAMPBELL: Let me just get to the</p> <p>15 Statement of Financial Affairs. The original one?</p> <p>16 MR. ATKINSON: Yeah.</p> <p>17 MR. CAMPBELL: Sorry, where are you?</p> <p>18 MR. ATKINSON: We're on page 1 of the</p> <p>19 Statement of Financial Affairs, question number 4.</p> <p>20 BY MR. ATKINSON:</p> <p>21 Q. And you earned in 2016 \$120,000; is that</p> <p>22 correct?</p> <p>23 A. Yes.</p> <p>24 Q. Okay. And was that all earned from working</p> <p>25 at Iron Bridge?</p>	<p>1 A. Yeah.</p> <p>2 Q. All right. And when you filed the Amended</p> <p>3 Statement of Financial Affairs, you did not include</p> <p>4 your 2017 income, correct?</p> <p>5 MR. CAMPBELL: That was my mistake. I</p> <p>6 didn't --</p> <p>7 A. We gave I think, yeah.</p> <p>8 Q. Okay. Now, calling your attention to</p> <p>9 page 2, did you receive -- did you receive any other</p> <p>10 income during the year or the two previous calendar</p> <p>11 years, and you've said no?</p> <p>12 A. No.</p> <p>13 Q. Okay. And in your Amended Statement of</p> <p>14 Financial Affairs, you've also said no; is that</p> <p>15 correct?</p> <p>16 A. Yes.</p> <p>17 Q. Okay. So other than your income that you</p> <p>18 received from Iron Bridge, you didn't receive any</p> <p>19 other income?</p> <p>20 A. No.</p> <p>21 Q. Okay. Did you receive any gifts?</p> <p>22 A. No.</p> <p>23 Q. And you said your debts are not primarily</p> <p>24 consumer debts.</p> <p>25 Other than the bank in Romania, Banca Turco</p>

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